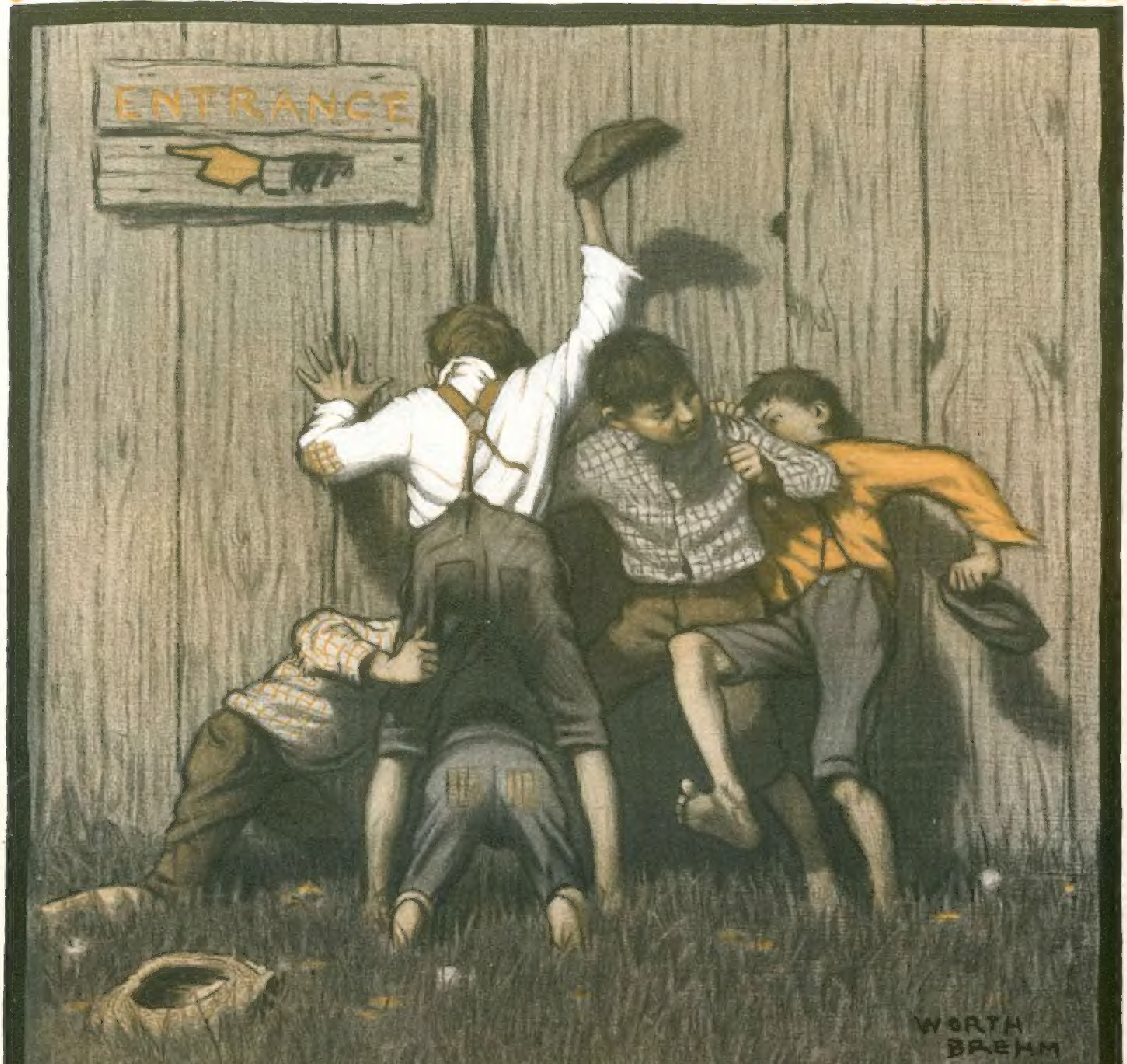
THE SATURDAY EVENING POST

An Illustrated Weekly Magazine
Founded Aº Dⁱ 1728 *by* Benj. Franklin

JUNE 6, 1908 FIVE CENTS THE COPY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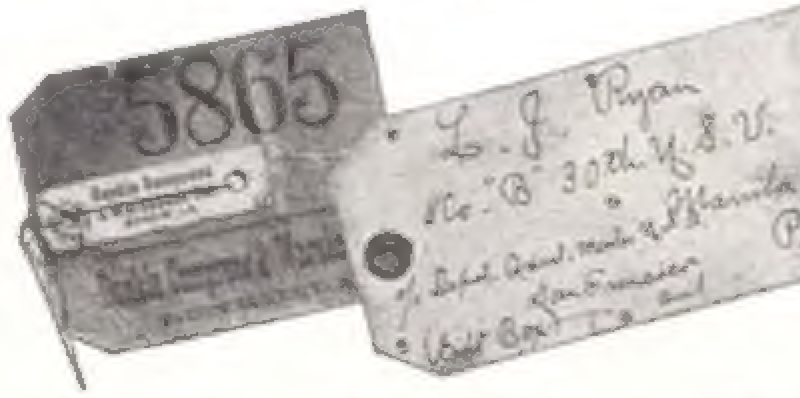

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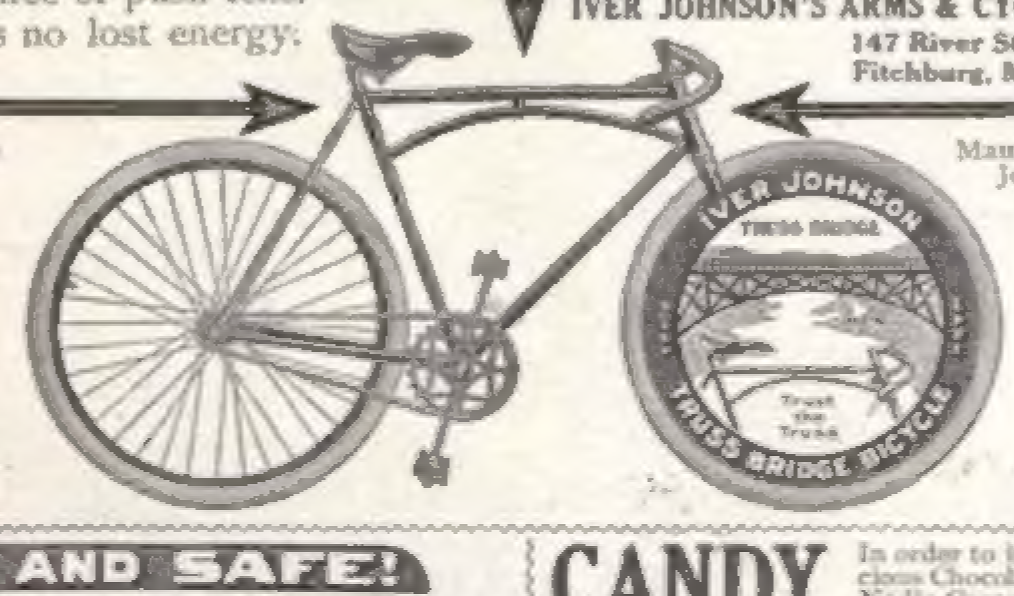

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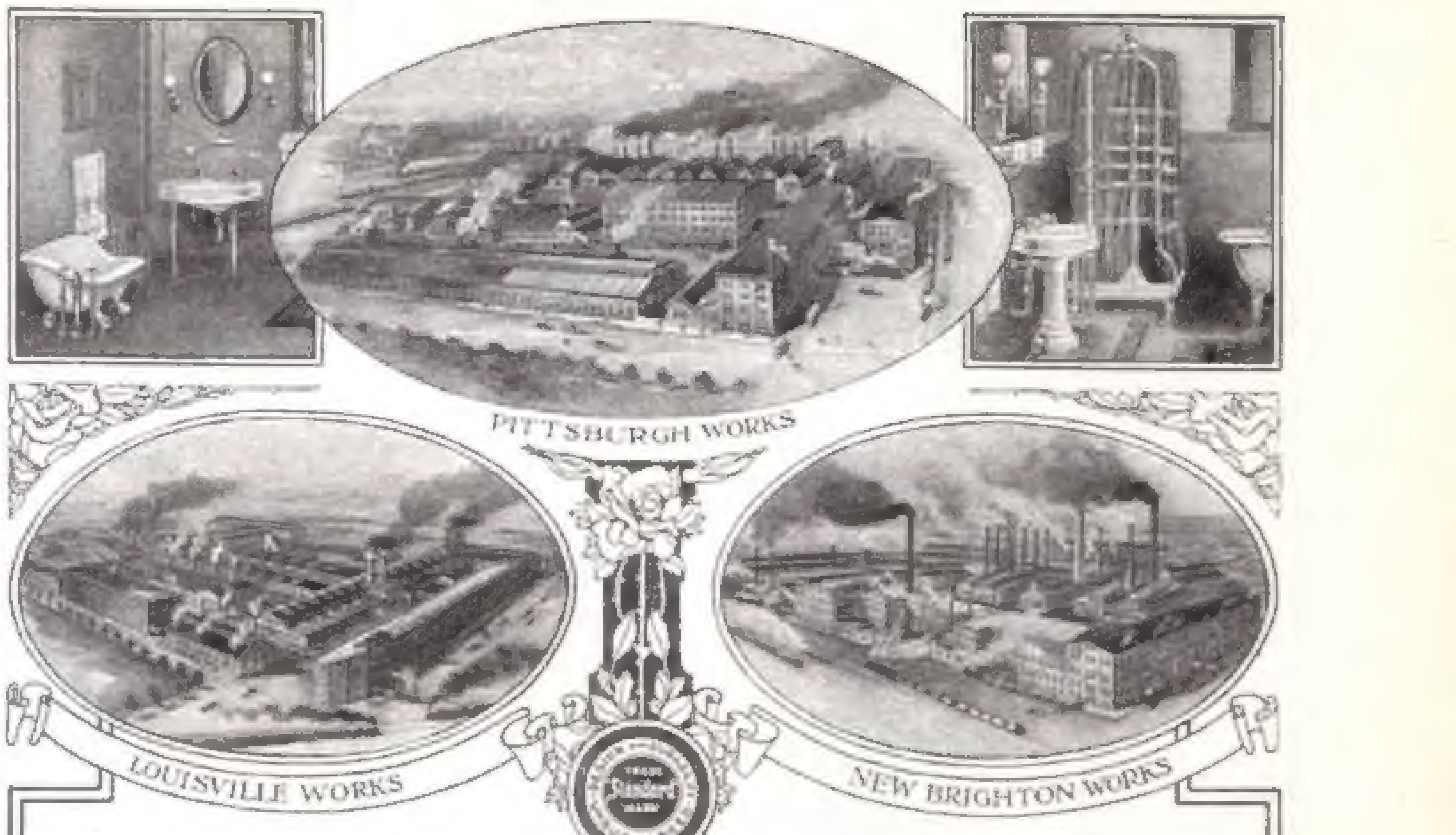

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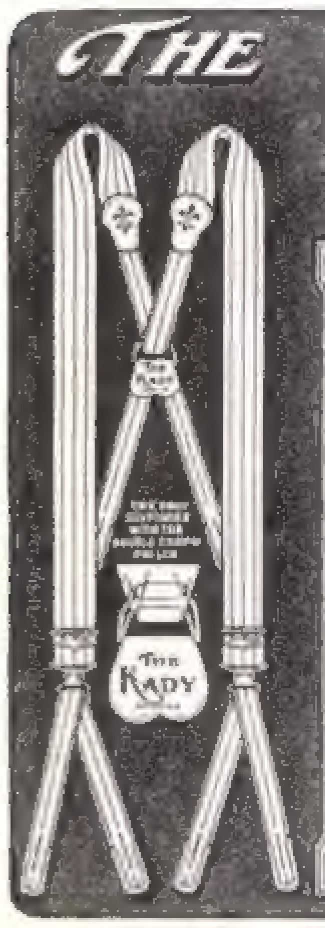

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The Double Crown Roller our own exclusive patent, is the simplest and most effective equalizing device ever invented for insuring shoulder comfort and increasing the life of a suspender.

The Kady Suspender sells for 50c and 75c a pair. It is worth while to insist on getting them. **There are no others just as good.** Write for booklet and name of dealer who sells them.

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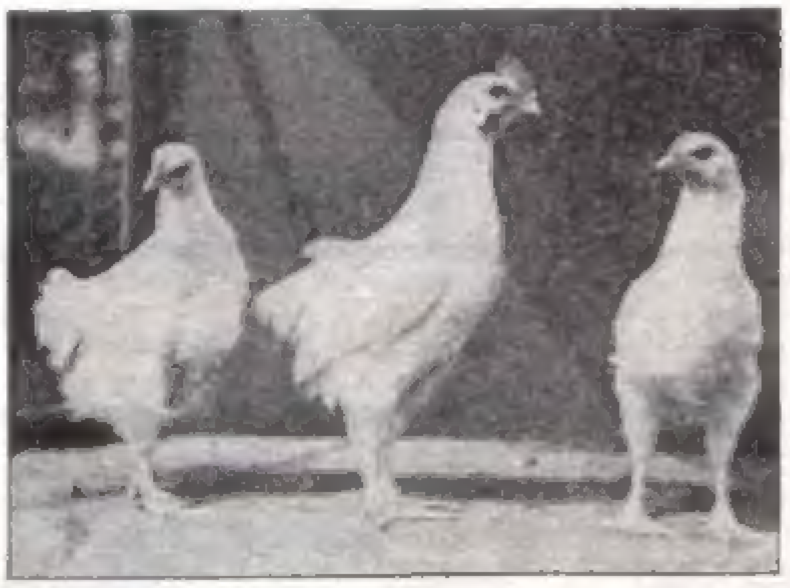
Our new book, the **Philo System of Progressive Poultry Keeping,** gives full particulars regarding these wonderful discoveries with simple, easy to understand directions that are right to the point, and 15 pages of illustrations showing all branches of the work from start to finish.



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Geo. L. Harding, Binghamton, N. Y.

Valley Falls, N. Y., Sept. 5, 1907.
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Windsor, Vt., March 8, 1908.
I consider the one dollar I invested in the Philo System, Poultry Review and American Poultry Advocate the best investment for the money I ever made. Robert L. Patrick.

Jacobs Creek, Pa.
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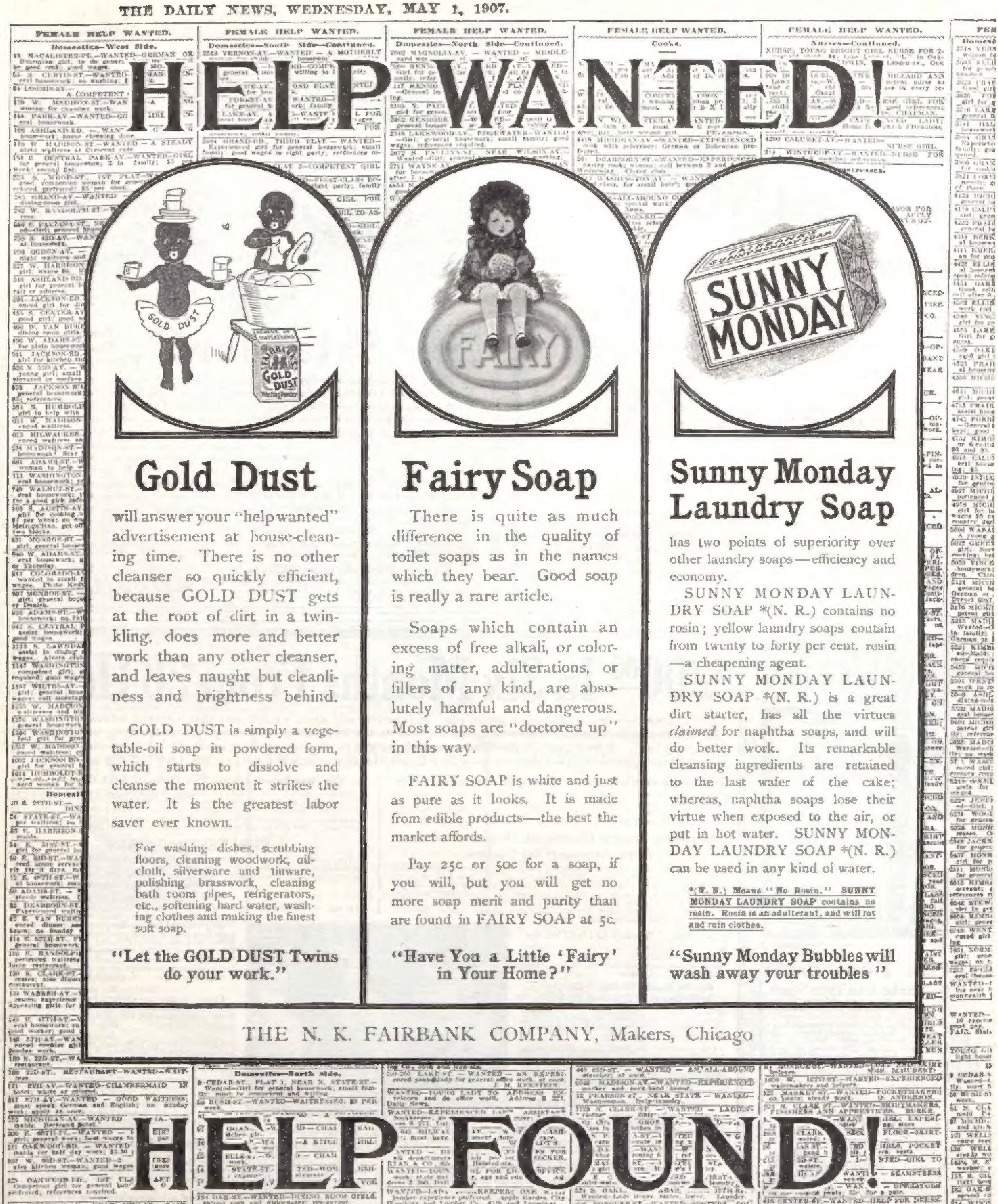
THE DAILY NEWS, WEDNESDAY, MAY 1, 1907.
FEMALE HELP WANTED.
GOLD DUST
FAIRBANK'S GOLD DUST
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SUNNY MONDAY

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*(N. R.) Means "No Rosin." SUNNY MONDAY LAUNDRY SOAP contains no rosin. Rosin is an adulterant, and will rot and ruin clothes.

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THE N. K. FAIRBANK COMPANY, Makers, Chicago

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THE SATURDAY EVENING POST

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Founded A°D¹ 1728 *by* Benj. Franklin Entered at the Philadelphia Post-Office as Second-Class Matter.

Published Weekly at 425 Arch Street by THE CURTIS PUBLISHING COMPANY

London: Hastings House, 10, Norfolk Street, Strand, W.C.

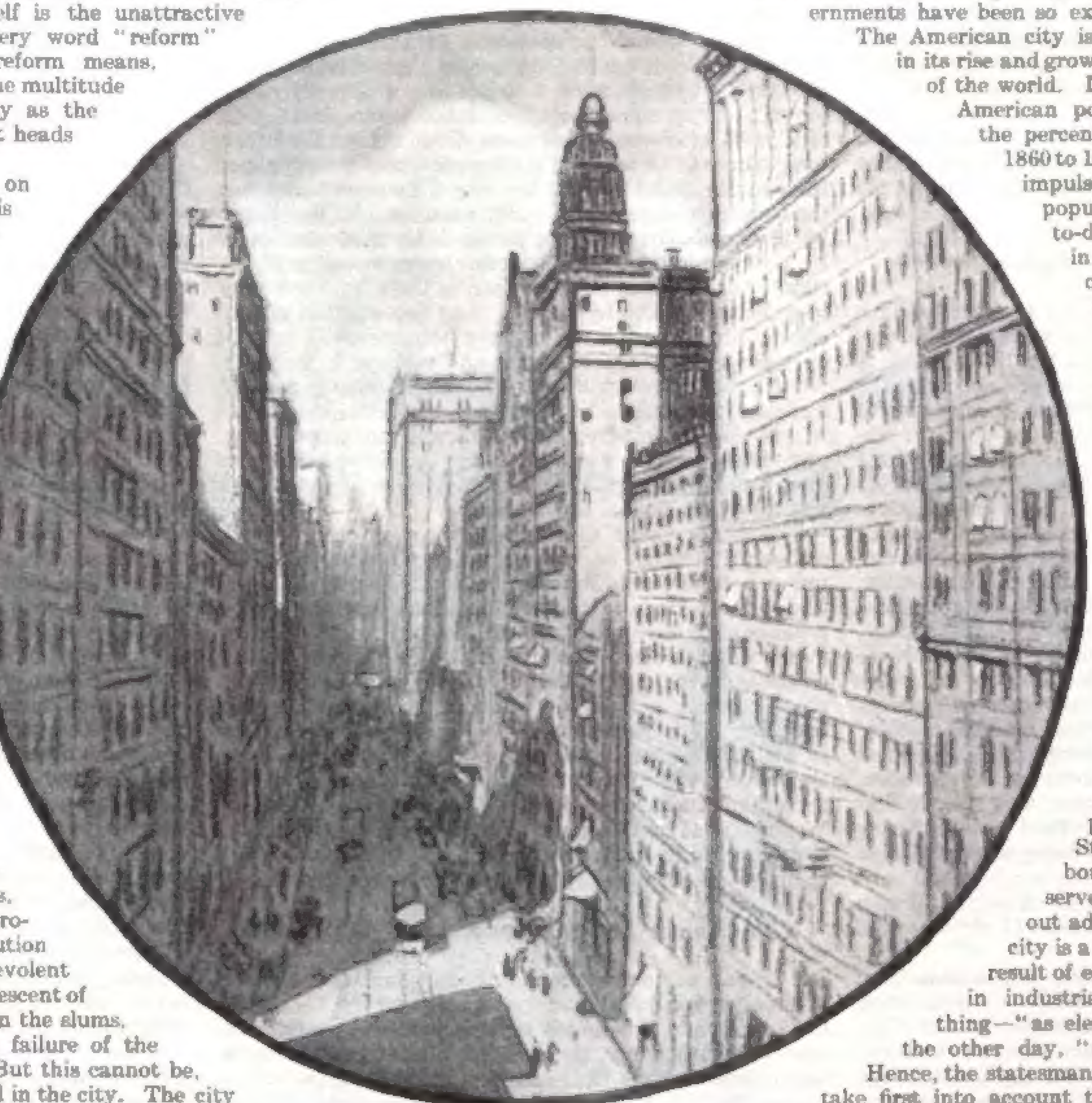
Volume 180 PHILADELPHIA, JUNE 6, 1908 Number 49

THE FREE CITY

By Brand Whitlock

MAYOR OF TOLEDO

IN THE discussion that has gone on ever since Mr. Bryce pointed to our municipal governments as the conspicuous failure of the American commonwealth there has been a curious assumption that this failure has been a failure of democracy. Nearly every proposal of reform, nearly all the legislation, has been based on the theory that people who dwell in cities are not fit to govern themselves. The reformers have imagined some inherent defect in the people, and have urged a more drastic government *over* them. They have narrowly seen only personal reform, and have tried to force it upon the people with a flourish of policemen's clubs. For the professional reformer and busybody puts his faith in the activities of constables, he longs for a restoration of the beadledom of the New England village of 1692, and he intends, by enacting statutes, to make mankind over according to a plan of which he himself is the unattractive model. Thus they have made the very word "reform" odious, because to the multitude reform means, simply, interfering with their fun, and the multitude flee from this reform almost as swiftly as the reformers flee from real reform when it heads their way.



That is, the reformer is bent on reforming the other fellow; there his zeal ends. And similarly, good government too often means government by the class, or the interest, proposing it. Even when it does not undertake a minute supervision of the morals, habits and conduct of individuals, it is resolved on a suppression of the "foreign population," or on a "business man's government," or on some kind of aristocracy of the "better element," usually ending in proposals of government by commissions, appointed by the Governor of the State, and composed, of course, of "best" citizens, or "eminent" citizens, or some kind of citizen superior to the ordinary and average man. In fine, all these proposals have been of extraneous sovereignty, a mysterious outside authority imposing itself upon the people, and not responsible to them, free to govern them—for their own good, of course, always for their own good—whether they like it or not. The reformers, imagining that democracy is at fault, propose less democracy, and the substitution of some form of autocracy, or a benevolent aristocracy; at its best, a patronizing descent of men in evening clothes upon the poor in the slums.

All this might be very well if the failure of the cities were the failure of democracy. But this cannot be, because democracy has never been tried in the city. The city has never been permitted to govern itself; it has always been governed autocratically; it seems, indeed, that everybody or anybody has had something to say about how a city shall be governed except the people in it, and the proposed reforms have failed because they are founded in the old superstition that there is virtue in the hair of the dog that bit you.

I do not forget that many have seen the cause of the municipal difficulty to lie not in too much, but in too little, democracy. Henry George pointed this out nearly a quarter of a century ago; Mr. Lincoln Steffens, who has done America a great service, has instanced it in a series of studies unequaled for clearness of observation and logic of deduction, and other writers, like Mr. Frederic C. Howe and Mr. Edwin Burritt Smith, have made it all plain. The National Municipal League long ago adopted a program based on the belief, as put by Mr. Delos F. Wilcox, that "The hope of humanity seems to lie in the perfection of democracy rather than in any retrogressive step, in exalting rather than in lessening popular responsibility."

But legislatures have gone contemptuously on, legislating in distrust of the people, refusing to set the city free. We have not to-day as much municipal freedom as the British city, which, in charter liberties, is nearly three hundred years ahead of the American city, and the over-lords of the American city experience the same zest in denying charters that Charles II and his ministers did in abrogating them. Instead of being free to discharge its proper functions, to live and grow and realize itself, the city is the slave of wanton and irresponsible masters.

I have tried to show in a former article in THE SATURDAY EVENING POST how the political bosses confuse and enslave the people of a city by means of the fetish worship of parties, how they keep them divided on questions that have no local bearing, in order to secure for themselves and their henchmen as many offices as possible, and for the public utility corporations valuable franchises. These bosses and these corporations rule our cities, but they do not get their power from the people of the cities; they are the irresponsible satraps of the State, to whom the city has been delivered over as a rich prize for them to loot, and it is due to this attempt of the State, under the accepted doctrine, autocratically to govern the city, that municipal governments have been so extravagant, ineffective and corrupt.

The American city is a modern economic phenomenon, in its rise and growth and development the last wonder of the world. In 1790 but 3.3 per cent. of the whole American population dwelt in cities. In 1830 the percentage had grown to 6.7 per cent., in 1860 to 16.1 per cent., and with the industrial impulse that followed the Civil War populations increased so rapidly that to-day 40 per cent. of our people live in the cities. This is the average the country over; in the Eastern States the proportion is larger. The Mayor of New York City, for instance, represents more people than Washington did; and States like Pennsylvania, Ohio and Illinois are about half urban in population. In the present century it is estimated that New York and Chicago must ultimately shelter populations of nearly fifty millions, with corresponding increases in the smaller towns.

It is seen, therefore, that the city is ultimately to exceed the State in importance. Indeed, it exceeds it to-day in importance. The States have no longer any ethnic or economic or industrial reason for separate being, and such differences as once existed passed away with the Civil War. State lines have become artificial boundaries, like those of counties, and serve little purpose other than to block out administrative jurisdictions. But the city is a reality, not an artificiality; it is the result of economic laws, it takes its roots deep in industrial relations. It is an elemental thing—"as elemental," as Charles Ferguson said the other day, "as a beehive or a beaver's dam." Hence, the statesman, the economist, the moralist, must take first into account the city; for America is to rise or fall with the city. The industrial and social problems have been postulated in cities, they must be worked out in cities; on their solution depends not only the future of city people, but of people who dwell without the city. The city is the battle-ground of the future; it is the dense, compact masses in the big towns who are to justify democracy. But how can they do this without their freedom?

According to our theory of government the people of the nation are supreme in all that concerns them as a nation; in the State they are supreme in all that concerns them as a State; and if the theory were carried to its legitimate end the people of a city would be supreme in all that concerns them as a city.

But our theory has never been legally carried this far; it stops short of this ultimate step. It is true that in the Constitution of Oklahoma the right of local self-government is reserved to the people of the cities; this principle is recognized in the new Constitution of Michigan, and a constitutional amendment of like effect is about to be submitted in Oregon, but, with these encouraging and significant exceptions, it may still be said that the legal conception of the city is to-day what it was when urban populations were little more than 3 per cent. of the whole population; one may say that, in effect, all the American constitutions were written before there were any cities in America, and consequently the city was left out. The forefathers could not foresee it. Had they done so they would have carried their great theory of local self-government to its logical extent; they would have made provision for the autonomous city. But they were legislating for an agricultural people. The modern city with the problems inseparable from its conditions had not been dreamed of. Thus, in a legal sense, our cities are mere arms of the State; sovereignty does not come up out of the people in them, but descends upon them from above, quite in a feudal way.

To make the system harmonious the cities should be free within themselves, with all the powers necessary to achieve their own legitimate ends. If the present system is the right one there should be no municipal elections, but city officials should be appointed by the State, and mayors, for instance, should be merely sub-lieutenants of the governor, as they are in Russia. As it is, the people of the cities choose their own officials, but have no power to say what those officials shall do after they are chosen. Hence the officials serve two masters: the State which prescribes their powers, and the people who select them. The people of the cities are restive under conditions they do not perhaps clearly understand, and in a state of latent rebellion either against the State or their officials. Thus there is bred naturally a disrespect for law; because the State is constantly meddling, interfering by vexatious injunctions or prohibitions that are incompatible with economic conditions in cities.

The State deals with municipal corporations in a spirit entirely different from that in which it deals with private corporations; which explains exactly why private corporations have grown so great and powerful and insolent that every city in the land is fighting with them for its life. Had the State given to cities half the powers it has given these corporations, had it trusted the unselfish public interest half as implicitly as it has trusted the selfish private interest, the cities to-day would be controlling these big businesses instead of being controlled by them. It is private corporations, owning and operating the various public utilities, that have debauched councils, corrupted judges and juries, and polluted our municipal life.

And at each renewed failure the wise and prudent discover that the plan doesn't work, and propose that the Governor appoint some more boards to run the city, that some more commissions be established, that the people be trusted a little less.

The Real Masters of the Municipality

WHEN we speak of the State dealing thus and so with the cities, we mean, in effect, the State legislature, for it is through the legislature that the State acts. A city has only such powers as are conferred upon it by the legislature; not one of its streets could have been paved or lighted, not one of its sewers laid, not a dog-pound established, nor a can of garbage burned, not one single thing could have been done without the consent of the legislature. The legislature is dominated by representatives from the country districts; they outnumber the city members about two to one. These country members dictate the legislation; they rule absolutely the city—they, who know nothing of city life, nothing of city problems, but who view the city with fear, distrust and jealousy, often with dislike and positive contempt. Nor is this all. Perhaps, the smaller part of our whole body of law is the product of the legislative branch of government; a great part is indirectly enacted by the judicial branch; much of our law, through interpretation, is judge made. In most instances, supreme tribunals are graced not by city men, but by country men. The city lawyer, as a rule, if that high seat does beckon him, cannot afford to take it, the pecuniary rewards of a city practice being so much larger than those of a precarious seat on the bench. And so it happens that these judges, while in general men of broader mind than the country legislator, instinctively view the city from the rural standpoint.

Now and then, and here and there, judges have been found who could look more deeply into our Constitution and recognize the inherent and indubitable right of cities to local self-government. Judge Dillon does so in his work on Municipal Corporation, and so did the great Judge Cooley, in a celebrated Michigan case. Likewise in Indiana the Supreme Court asserted the doctrine, and the same fundamental principle has been recognized in Ohio, but only in dissenting opinions, where we are so often compelled to go for sound legal doctrine.

But such instances are rare, and have had little effect. The courts follow musty precedents and treat the cities with a fine condescension and paternalistic severity. The legislatures, controlled by their country members, are not quite so suave, nor quite so dignified about it; they are more frankly hostile to the big towns, and any one who has had experience with legislatures knows that the simple fact that a city wants a thing is the all-sufficient reason for refusing it. The Illinois legislature will devote half a day to a bill prohibiting horses, cattle, sheep and swine from running at large in unincorporated villages, and wave aside in scorn a bill allowing Chicago to improve her system of raising revenue. The Chicago members will admit their inability to pass on the important question of the personal liberty of those horses, cattle, sheep and swine; but the country members will assume a wider knowledge of the needs of Chicago's two million people than those people themselves. And in Ohio, the corporations have so cleverly and insidiously worked on the mind of the rural lawmaker that any bill for the relief of the cities may be defeated by crying out in superstitious alarm, "Tom Johnson!" Four times have the people of Cleveland voted for municipal ownership of street cars, but the country legislators of Ohio have said "No." The men who utter this ultimate *No* care nothing for the desires of the city population, they know little of street-car systems; many of them would be frightened by the mere experience of braving a crowded thoroughfare to board a car.

Country Sheep and City Goats

THIS hostile attitude of the country man is due, in part, to a curious illusion that country people are good and city people bad; that there is a simple, rugged honesty in country people that city people do not have. This illusion is as old as Cowley, who wrote:

> *God the first garden made,*
> *And the first city Cain.*

To be sure, while the country man fancies himself superior to the city man in morals, the city man is apt to fancy himself superior to the country man in intelligence. Like most fancied superiorities, these are absurd. There are, of course, in the two classes certain differences that are determined by economic conditions. But the cherished illusion that some superior virtue inheres in a man who lives in the country or in a country town is not confined to the country; it exists in the city, too. Only the other day a city preacher preached on city problems, and spoke of what he called "the virtuous rural vote" as the city's only hope of "moral" regeneration. If this were the hope of cities our eyes would have beheld their salvation long ago, for the virtuous rural vote has been arbitrarily ruling our cities ever since their foundations were laid. The rural vote, of course, is not more virtuous than the urban vote; there is no real moral difference between people of the country and people of the city. You can't pick out the country members or the city members of a legislature by their morals; you can, perhaps, by their clothes or by their prejudices. There is not more morality in the country or in the small town than in the city; there may be more cant, more hypocrisy. Any one who has knowledge of life in a small town knows how narrow it is; and even the country church, quiet and peaceful in its white paint amid the green leaves of a calm Sabbath morning in June, is found, on acquaintance, to shelter much that is ignoble and impure, much jealousy, bitterness, envy and strife, and to number among the occupants of its pews as many who fall short of perfection as the richest and most fashionable city church.

The country man, to be sure, is stronger on "reform," and more insistent on it, than his city brother, but this proceeds from the narrow significance the word "reform" has come to have in this country. As commonly used it connotes merely sumptuary legislation, and the country member is willing to close the saloon and stamp out the cigarette in the city so long as the jug and the corn-cob pipe remain a part of the pastoral scene; and, having done this, he is content to sit in the legislative halls and serenely defeat measures that would destroy those monopolies in public utilities which are the tap-root of the corruption that seethes in cities. He thinks that the Civil War made all men free, and that there is little left for the statesman to do but to make men good by resolution and to improve their morals by violence and force of arms.

The Country Man's Misconception of the City

IT IS not, of course, that the country member is more moral or less moral than the city member; not that he is less intelligent; it is simply that he knows less of city life, less of city problems. He legislates with no more information than he can get from a map of his State, on which, of course, the city is but a speck, usually so small that his spectacles will not reveal it to him, and so remote from the reach of his imagination that he has not even a glimpse of the tremendous vital differences that exist between city life and country life by reason of a difference in economic, industrial and social conditions. He has not that sympathy with those problems which comes of contact with them or that understanding which comes of suffering from them. To him the city is something far worse than it is to his city brother, who fancies himself superior to him. His conception of the city is derived from the sensational stories in newspapers, or an occasional Saturday night in town. To him the city is a place of dreadful temptation, of foul and hideous crimes, of terrifying, roaring streets and confusing buildings, a place where he is vaguely ill at ease and made to feel ridiculous and absurd. And then, too, it is ofttimes something tragic to him; he has seen, perhaps, his boy go there to succumb to the terrible temptations which, in his ignorance of them, he is not able to resist. If he only realized how the city man is longing for the liberty to deal with those temptations, those vices, and how he himself is hindering him; nay, more, how he contributes to them by his persistent indifference to those larger evils that spring from the privileges he fosters by his fear of what to him is "radical" and "dangerous" legislation!

For the country man does not see that much of this evil has an economic basis; he does not see the subtle relation between the slums and the boulevard, or know that the squalor and poverty of the one are the corollary of the luxurious selfishness and conspicuous waste of the other. He legislates in ignorance, often in defiance, of economic forces; he is content to make statutes when he should be discovering laws. Were the tables turned, as they may be in the future, when, if the present ratio of increase continues, the cities will have more representatives in the legislature than the country, and the city members were to unite against the country members, and have laws enacted, among which, for instance, were one prohibiting, under the severest pains and penalties, the planting of corn in any month except November, another making it a felony to reap wheat with any instrument other than a sickle, another forbidding all persons engaged in agricultural pursuits to rise before 8 A. M. in summer and 9 A. M. in winter, or, in either season, to eat pie for breakfast, and another compelling all persons engaged in agricultural pursuits to dine at 7 P. M., and in evening dress, this would be no more absurd than much of the legislation for the government of cities on the statute books to-day.

But should the time ever come when the city members outnumber the country members they will not yield to such unworthy prejudices; they will treat their country brethren with respect and consideration and deal with them wisely and kindly. They will give them credit for an understanding of their wants and the needs of their several communities; and when questions affecting the lives, the fortunes and the sacred honor of the farmers arise, they will take the advice of the farmers as how best to decide these problems.

The Democracy that Throws Stones

THE trouble with the American city, then, is that it is not free; it is in bondage—in bondage to political parties, machines and bosses—in bondage to public utility corporations, and to these because, beyond all, it is in bondage to the State, which means the majority in the State legislature, and as this majority is composed of country members, it means, in the last analysis, that the city is ruled by country men. Those who ascribe municipal ills, therefore, to democracy, cannot be right, because we have not, as yet, tried democracy in the city, or, if we have, it has been only a kind of stone-throwing democracy. And, as it is the only thing that has not been tried, and as all else has failed, it would seem that experimental political science should give it a trial—that is, give the people a chance, let them have something to say about the city they live in, the city they understand, and, after all, love.

The cities must be autonomous; they must have conferred upon them all powers necessary to the attainment of their ends. These comprehend and include the power to nominate and elect their own officials, unhampered by State or national political issues. It is vain to think this can be done merely by holding the elections on separate days, or with separate ballots; nominations must be made not by national parties, but by local parties, or by no parties. The cities must have broad powers as to the ownership, control and operation of public utilities; they must have the power of local taxation—that is, they must be able to control their own revenues, and they must be permitted to exercise the police power so far as it is local. And for the execution of these powers they must be free to adopt such form of government as suits them best, which will probably be found to be either the commission or the Federal plan, or some modification of either or both. And, beyond all this, they should have the initiative, the referendum and the recall.

A large program this, and to one acquainted with the attitude of the rural legislator toward the city almost chimerical. And yet signs are not wanting that a better understanding is at hand. The many miracles of modern industrial development are bringing city and country closer together; the city man is getting oftener to the country, the country man is getting oftener to the city. The numerous trolley systems, with cheaper transportation, the gradual improvement of roads, the rural free delivery, the daily newspaper, the telephone, even the automobile—as soon as its supercilious owners stop running the country people down—all these agencies are making for a closer relation. Many external differences are already disappearing; the divergence in dress is not so wide as it used to be, and with all these changes there is bound to come a better understanding.

The country man is not altogether to blame for his distrust of the city; the city itself has been at fault. City people have too often gone into the country with a superior air; their attitude, their manner, their very dress, their self-conscious sophistication and conceit have excited animosity which has had its inevitable reflection in legislation.

All this, it may be hoped, will disappear as the two classes commingle more and more, and more especially will it disappear when the farmers, as an elemental producing class, discover that their interests and the interests of the producing class in the cities are identical. It is not separation from the country that the city wants; it is not isolation. Too long has it been imagined that the rural and the urban interests are diverse and opposite; they are not so in reality. The city of the future will not be for the city man alone; it will be for the country man as well—the country man who will come so much more frequently to town and have part in its life and its advantages of joy and improvement.

Our legislators have legislated with the State map before them, and nothing else. They have treated the whole subject as if it were one of geography alone. To them the city is no greater, no more important, no differently constituted than the hamlet, for on the map Disco is as big as Buffalo, Pickerelltown as big as Cleveland, Carmi as big as Chicago. They have not paused to consider the economic and industrial differences in rural and urban conditions; they have not reflected that the manners, customs, morals and needs of a scattered population are different from those of a congested population. The legislatures have thought it sufficient if they confined themselves to personal legislation, condemning the sins and shortcomings of the cities—and many of these sins they have artificially devised for their city cousins, who had no thought of sinning; no thought, indeed, at all, except an impulse to relax the strain of their strenuous and stressful lives.

Not all the country people who rule and repress the city and distrust the people of the city live in the country. Golden Rule Jones used to say that there are many people, born in America, who haven't got over from Europe yet, and he used to thank God that, although he had been born in Wales, he was born an American. So there are many people living in cities who are, nevertheless, country folk, and, in their attitude toward city problems and municipal government, most hopelessly "jay." I do not mean those people who affect a love of country life; they are thinking of the life of the English country house, or at least the life of the English novel; their longing implies a colonial mansion with all modern conveniences and ancient luxuries, and an automobile at the door to spin them back to town. They would like country life, no doubt, but they do not intend it in its full rigor of early rising, and hard and killing toil, with its drudgery, its monotony and its melancholy. They like to sentimentalize it, or romanticise it, but it would not be long ere they would say, with Browning's sprightly soliloquist:

Had I but plenty of money, money enough and to spare,
The house for me, no doubt, were a house in a city square.

I mean, instead of these delightfully human folk who could never forget the lure of the pavement or the call of the steam-heated apartment, those who seek the monopolies, the special privileges which the modern city has brought into being, privileges which they can obtain from legislatures when they could not get them from the people of the city, who are their rightful owners; I mean those politicians who, by the organization of machines, and the enthronement of bosses, act as brokers for these privileges, and, with the rural members of the legislature, form a *dreibund* for mutual protection and aggrandizement; these, of course, wish to keep things as they are, to hold the city enslaved, as a rich prize. And I mean those others who do not understand, after all, just what a city is, those who see in it nothing more than a place in which to make a living, rather than to live. There are, of course, many persons who do not believe in democracy, who do not think that city people, or any other people, for that matter, are capable of governing themselves. One might have more respect for them if they were more frank in declaring their disbelief in democracy, and one might have more faith in the autocracy they propose did they not always and invariably include themselves among those few whom they consider competent to rule the many. But all these who deny democracy, whether because of prejudice or pride or greed or principle, are alike in failing to understand democracy, alike in their ignorance of what a city is.

But the mere fact that thousands and hundreds of thousands of people live crowded together on a small piece of ground which is crisscrossed by miles and miles of paved streets, drained by many sewers, and covered with many gigantic buildings; and that these thousands rush to and fro over these streets, and in and out of these buildings, engaged in that vast and complicated confusion we call "business"—this is not enough to make a city. The streets may roar, there may be a vast volume of bank clearances and a mammoth commerce, with wharves and docks and railroads and warehouses, and factories, shops and mills; but these do not make a city. All these things are but the hideous genii released from the vessels which the city dwellers so industriously rub all day and all night long, failing, however, to make these genii their slaves, but yielding themselves, instead, in slavery to these genii. These are but the beginnings of a city, and in our municipal life we have not yet developed much beyond these crude and cruel beginnings. Before a city can exist a spirit must exist, a spirit springing from the hearts of those thousands of careworn, anxious and confused people that go to make up this stupendous and frantic rout; and this spirit must express itself in their longings, in their individual lives, finally in their communal life.

In a word, there must be the city sense. We need a new word in our language to connote love of city, as patriotism connotes love of country. And when this attitude of the common mind is attained that city sense will begin to express itself in material forms, in which the beautiful spirit shall precipitate, and then will come the idea of ensemble, and harmony and order will result; and cities will become places to live in instead of places merely to exist and toil, to strive and suffer in, and the dim dream man has descried since the beginnning will be realized. For the city has been man's dream since the dawn of time. From the men who found a plain in the land of Shinar down to the mystic Evangelist on the Isle of Patmos; from the days of Athens, of Rome, the mediæval cities of Italy, the leagued cities of Germany, the struggling municipalities of England, down to our own America, the ideal has been the beautiful, the symmetrical, the free city. Our playgrounds, comfort stations, parks, and the few public buildings that express architectural beauty, the beginnings of a municipal art of which we have as yet scarcely dreamed, the readiness of the people to exercise new functions that develop in the processes of social evolution, all these are the expressions of that spirit which is to redeem our cities. That spirit is the spirit of democracy.

But the spirit cannot find play until our cities are free, free to grow and achieve, free even to make mistakes, and to learn of those mistakes. If this freedom is long denied the nation itself is menaced; it is as true to-day as it was in 1858 that no nation can endure half slave and half free. "Local assemblies of citizens constitute the strength of free nations," said De Tocqueville. "Municipal institutions are to liberty what primary schools are to science; they bring it within the people's reach; they teach men how to use and how to enjoy it. A nation may establish a system of free government, but without the spirit of municipal institutions it cannot have the spirit of liberty."

The Cost of Living in London

Saving Pence and Spending Shillings

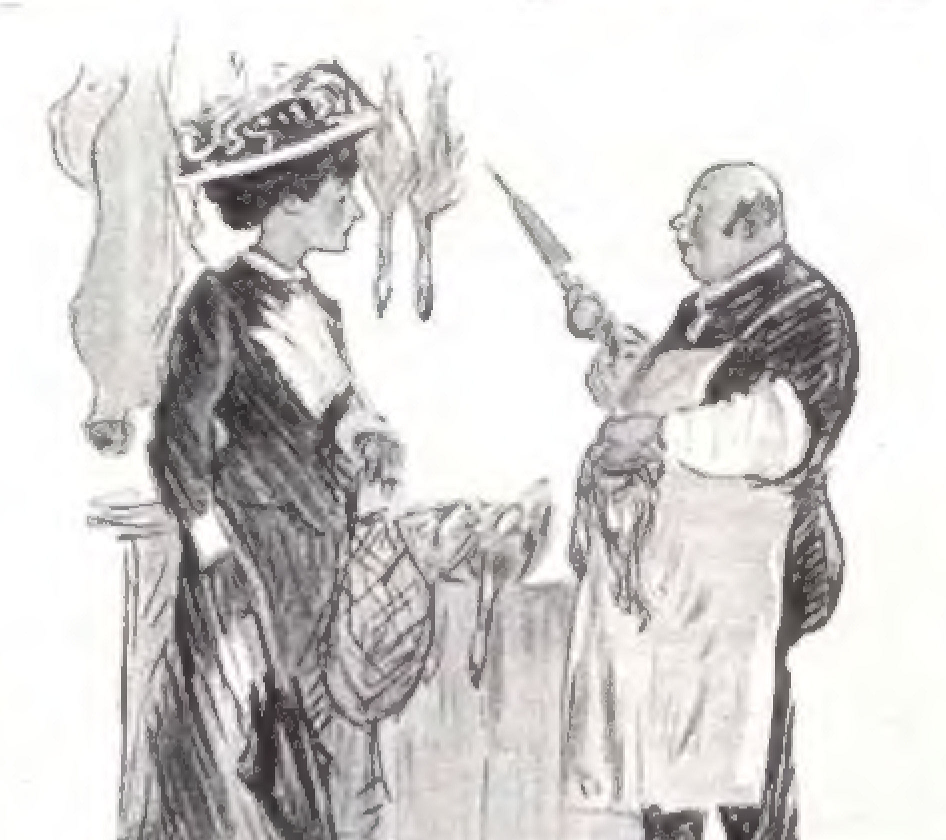
By ZAIDA BEN-YÛSUF

ILLUSTRATED BY MAY WILSON PRESTON

THERE are two exasperating bubbles that have long since swelled beyond the bounds of mere pleasant fiction. Both need pricking. Every American who goes to England expects to find the cost of living less than at home, and every Englishman who comes to America is convinced that the cost is twice what he pays at home. The trouble is that nobody wants to be exactly truthful, and the hardest thing in the world is to disprove a popular myth. One can live in London—or anywhere—in less comfort than is considered necessary in New York, and the cost is therefore less. If one wants comfort or variety in London you are asking for luxuries, and you pay accordingly. That is the whole thing in a nutshell.

With a very few peculiar exceptions the cost of living is the same the world over. One may pay a shilling for a tiny cup of black coffee in London—or Australia—and a halfpenny for the same thing in the African desert. In return you get exactly the value paid for. In London you pay a premium for occupying space in a gorgeously-furnished hotel lounge; in Australia you pay for inexperience and remoteness from sources of supply; in the desert you pay for a perfect cup of coffee served from a hovel. The frills of civilization have got to be put into the bill.

Concrete instances of the English-American argument, which are right under the eye of travelers from either side, may reasonably begin with hotels. American hotels are said to be frightfully expensive. Let it go at that. We will grant that they are, and take up the tale of highway robbery reported by a Londoner just returned, a wholesale merchant who makes occasional visits to New York, selling his goods, and one of a group of men who meet every day at the same restaurant for lunch. I won't mention its name for the moment; it is, however, one of the most popular in London, the menu, cooking and service passably good, the prices moderate also; a well-known violinist its great attraction, but its floor is too filthy for words. He comes there for his usual sort of meal—a mixed grill, followed by cheese; potatoes and bread and butter being charged as separate items, his bill, drinks not counted, is one shilling and tenpence. Having just returned he is not unwilling to talk of his experiences. "Thirty-five cents for half a grapefruit!" he exclaims to his listeners. "Outrageous prices over there," they agree.


May Wilson Preston 08.

It is the Fashion in Kensington to Do Your Own Marketing

"Where did you put up?" questions an American sitting at the same table.

"The Holland House," says our traveler, who at this moment orders an apple for dessert. The waiter brings a fine Newtown. It is refused on the ground of excessive cost, which appears on the *carte* as fourpence. This gentleman usually buys a speckled one at a corner fruit-stand and brings it with him to eat at the restaurant. At the Savoy half a grapefruit costs one shilling and sixpence.

Another peculiarity of our comparative menu tariff is that in America at all the usual places one portion of soup or savory dishes is generally sufficient for two persons, and served in that way without question.

In London it is customary to order double, which means that an item such as fifty cents for green peas in a menu like Sherry's (a grievous instance mentioned to me in argument) is commonly met by a charge of three or more shillings for a double portion at an equivalent restaurant in London.

The ordinary English traveler is a person who, when at home in London, patronizes such restaurants as Simpson's, The Trocadero, Criterion, Gaiety, St. James' or Frascati's. Arrived in New York, he plunges at once into the whirl of Rector's after-theatre suppers, dinners at Sherry's or Delmonico's and puts up at the Waldorf and the Plaza; he does so because he finds these the rendezvous of all light-hearted, prosperous folk, not granting that the motto of every American is: "The best is none too good for *me*." When this same American comes to London he immediately strikes out for the English equivalent for his New York "best," and, naturally, finds it where the average Englishman refrains from entering—in the haunts of the aristocracy, golden or pedigreed. That it should be very golden is more to the point.

Following are items chosen from the *Carte du jour* of either of what I may safely term the five fashionable restaurants of London. Quotations are for double portions unless otherwise mentioned. American figures will be simpler:

Caviar, $1.50; Oysters, $1; Plovers' Eggs, 50 cents; Bisque of Crabs, $1; Clear Turtle, $1.75; Consommé, 50 cents; Broiled Lobsters, $1.75; Smelts, 75 cents; Salmon, $1.25; Trout, $1.25; Sole, $1.50; Small Filet Steak, 75 cents; large, with Sauce, $2.50; a single Mutton Cutlet, 62 cents; Grilled Hamburg Chicks, $2.50;

Filets of Chicken in Cream, $2; One Pigeon Braise, $1; a Roast Capon, $4.50; Wild Duck, $2; Asparagus, $1.75; Peas, $1.25; Celery, $1; Cauliflower, 75 cents; Café Parfait, 50 cents per person; Peaches Melba, 75 cents per person; Macédoine of Fruits, per person 60 cents; Omelette Soufflé, $1.25.

These are, of course, but a gleaning of the most familiar names, but sufficient to show that, rather than finding English restaurants cheaper, the advantage remains on the New Yorkers' side.

Afternoon tea at such restaurants is quite an attractive function. The greatest variety of cakes, toasts and bonbons, with sandwiches and *hors-d'œuvre* for those who do not care for sweets, are offered at a fixed price, with pots of tea or chocolate. The band plays, pretty women stroll about and hostesses find a little convention easily disposed of. The price is not too high for what one receives in exchange, nor are such items likely to be of importance to regular patrons of the Carlton or Ritz.

I am reminded of how, a few years ago, New York women exchanged furtive shrugs and smiles over the amusing fact that they could take each other to tea at the Waldorf-Astoria for 40 cents a head. Merely tea and toast or cakes, but still 40 cents. Meet an average American at Rumplemeyer's, in London, where there is a uniform charge of two shillings for all you want of cakes, hot or cold, with tea or ices, and she grumbles vehemently, with the instinctive idea that London prices should be less. Of course, she goes, just the same—to see her friends' and the other women's frocks. Chocolates at this place cost $1.50 a pound. There are other shops where they cost $2.50. Marron glacés, $4. After these our own maillards cups of chocolate and bonbons become positive economy.

London Prices Increasing

NEW YORK seems wealthy in a brilliant, audacious way, but the wealth of gloomy, vast London, entrenched within its dark, ugly houses, and venturing out only in its sombre, magnificent motor-carriages, is appalling, the number of rich people so far outweighing the New York proportion that mere coincidence of equal population counts for little.

There is no doubt that London prices are climbing up. Ten years ago a bedroom at the Metropole cost seven and six a day, for one person or for two, according to its location. Now it is ten shillings for the single room that used to cost seven and six, and not a double room to be had, even on the top floor, at less than twelve; fires extra. At the Cecil, where one finds the halls heated in winter and the heating of rooms, as usual, an extra item, a bedroom and connecting sitting-room can be had for £1 a day. At the Waldorf, a bedroom with properly-equipped wardrobes and a private bathroom, which appeals more to an American traveler than a sitting-room, is to be had for $4. At the New Astor it would cost less. At the Berkeley, famous for its catering to American tastes, the minimum charge for such accommodation is £1 per day, but the rooms are commodious. Purely as hotels, the Hyde Park, the Ritz, the Carlton or Claridge's all have their prototypes in New York, and are hardly necessary to further sustain my point. Places that can become standards of comparison by popular knowledge are less spectacular.

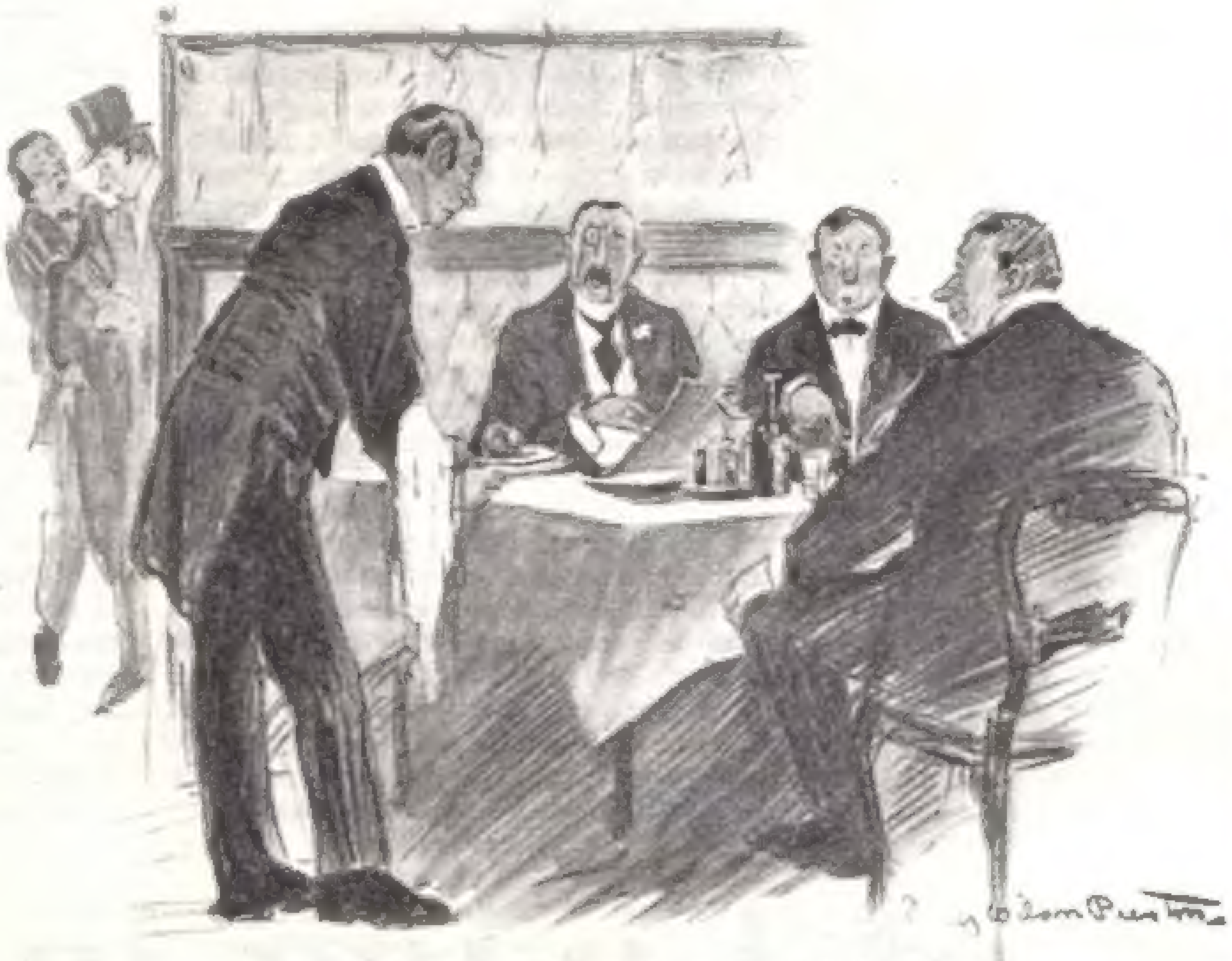
Any Sunday edition of the New York newspapers will show page after page of advertisements offering room and board, with all the modern comforts and conveniences of an apartment hotel, for $20 a week. Sometimes the minimum is a trifle more, sometimes less. Whether the mode of life is an ideal one mentally is outside our case; they do offer, however, a wholesome and varied menu and perfectly clean, sanitary lodgings, conducive, at least, to physical well-being. I am unable to find any except one single equivalent instance in London! And even at this place during the entire winter cabbage and potatoes are the only vegetables which appear on the table d'hôte menu. There are possibly half a dozen other hotels which may be included with reservations.

Heat and Baths Among the Luxuries

KENSINGTON contains several which tempt the unknowing with pretty advertisements in railway and steamship guide-books. "Inclusive *en pension* terms *from* eight and six per day. Electric light." These places are usually several old private residences thrown together, still wearing their dingy coat of past and long-decayed grandeur. One dark, unhealthy bathroom to an average of each fifteen sleeping-rooms. Dark, tortuous hallways that are ghastly traps for dirt and possible fire tragedies, and no remotest hint of protection against dampness and cold, which is practically necessary eight months out of the year. No, indeed, the English men and women harden themselves; they refuse to be coddled, they tell you so with pride, and if the person who tells you so is not suffering from chronic bronchitis, rheumatism or general sniffles, ninety-nine out of every hundred of his countrymen are.

More possible of consideration are several of the temperance hotels in the vicinity of the British Museum. "Heated throughout," advertises one of them. This applies to the halls only, however. Inclusive charges at these are from eight and sixpence for a bedroom and two meals; bath, fires and lunch extras. The minimum cost of these extras would make a difference of ten or twenty shillings per week, according to season, and these must not be disregarded in order to establish a fair comparison. We have, therefore, a total weekly cost of eighty shillings ($20), as against reasonably similar accommodation at twenty dollars in New York. And yet how many persons can be persuaded to acknowledge this?

Suppose we want to take in a London theatre, having settled ourselves at a hotel. The pride of London is its cheap cab fares. Alas, they, too, are gently fading with the advent of the more luxurious motor-cabs, but there are few hotels not within the shilling radius, and we hail one of those inconvenient and archaic conveyances, yclept hansom.



The Waiter Brings a Fine Newtown. It is Refused on the Ground of Excessive Cost

There goes the first shilling—a mere insignificant quarter instead of the New York exorbitant dollar—also, ten shillings and sixpence for an orchestra seat, sixpence for the cloakroom (ladies, please refrain, as the temperature of the theatre is 55 degrees and special drafts are provided for the floor), sixpence for a program with six pages of advertising, and one shilling for advance "booking" by an agent of seats which can never be purchased at the box office unless the play is a frost. Total, thirteen shillings and sixpence. Suppose we pay two dollars for a seat and one dollar for cab fare from any hotel between Fifty-ninth and Twenty-third Street—will somebody please count up and determine the difference?

The Squalor of the English Boarding-House

WE WILL imagine ourselves unattached persons of limited means whose work or tastes require a city domicile of more settled character and less expensive than the hotels described. Plainly, a boarding-house. It is a horrible word. Peculiarly horrible in London. Conditions which prevailed in the days when Dickens made their squalor immemorial changed but little until quite recent years. It is not so many since I spent five hours of a never-to-be-forgotten day driving from one address to anotherin the West End searching for a fit place in which to live for several weeks. At that time this section of London was still considered the desirable boarding-house district and the addresses had each been given to me by American or English friends who considered them the best they knew of. One was told of the bedroom and sitting-room for fifteen shillings a week and the obliging landlady who cooked whatever you chose to purchase; and of the fashionable (!) boarding-house at thirty shillings a week.

All of these places were so unspeakably filthy and altogether horrible that I gave up my search in sheer physical loathing. I remember that at two places an inquiry as to what the bathroom was like was met with outright astonishment on the part of the frowsy parlor maid, and a confession that "well, we *could* send you up a washtub from the kitchen!"

A few weeks ago a similar search for the purpose of revealing what improvement 1908 would show ended in a resumé very little different. In a street close to Russell Square, for example, where the smart private carriages of its eminently respectable residents and visitors are constantly in evidence, I was asked ten guineas ($53) a week for two bedrooms and a sitting-room with full board for two persons only.

The Lone Bathroom

IT WAS a very large house and there were three other similar suites; for the use of these and all the numerous single rooms there was just one horrible bathroom. Of the furniture and walls I cannot speak; all one felt was the overwhelming desire to get away, out of the house, anywhere, especially to a charming little hotel near by Endsleigh Gardens, quite new and making its lonely way as a pioneer of clean and modern housing at moderate cost in this big London. There I saw a dainty suite consisting of two bedrooms, sitting-room *and bathroom*, all of the most modern description, with board for two persons, of course not heated, at the same price, ten guineas, but with what oceans of difference! No American who knows his London will deliberately choose to live for any length of time in the West Central district. If he must have boarding-houses he will rather look for them where are also the most desirable flats and houses—in Kensington West or South.

But why should mere middle-class commoners complain of imaginary discomfort! Yes, why indeed, when such hints as these are to be found in any one of the daily papers:

> Just outside the Queen's bedroom in Buckingham Palace is a small ante-room, and from this a door opens into the Queen's bathroom, which was originally formed, in 1902 by being built out from the wall of the Palace; just as the Queen's bathroom at Windsor Castle and the bathroom of the State Apartments were. The Buckingham Palace bathroom is very prettily furnished with marble and onyx, and all the fittings are of silver. Its window looks out over Constitution Hill toward Piccadilly. During the late Queen's lifetime there was not a single private bathroom in the whole Palace. The King's and Queen's were the first put in, and then one was arranged for Princess Victoria. After that the Belgian Rooms had one added, and then other suites were improved in this way.

£18,000.—BELGRAVE-SQUARE, S. W. Lease over 60 years. Ground-rent £200.
One of these splendid TOWN MANSIONS, containing 15 bed-rooms, bath-room, 6 reception-rooms, excellent basement; and stabling for 5 horses.—Apply to the Agents, GEO. GOULDSMITH, SON, and Co., 2, Pont street, Belgrave-square, S.W. L

£20,000.—CHARLES-STREET, Berkeley-square. Lease about 53 years; Ground-rent £140.
A most attractive and out-of-the-common kind of RESIDENCE, in beautiful order, and containing 12 bed-rooms, 2 bath-rooms, 5 reception-rooms, 2 staircases, and excellent basement.—Apply to Messrs. HENRY GROGAN and Co., 101, Park-street, Grosvenor-square, W.

100 GNS. Per Week.—CHARLES-STREET, Berkeley-square.
A remarkably nice HOUSE, newly decorated and Furnished, to be Let for the London Season; 12 bed-rooms, 2 bath-rooms, 5 reception-rooms, 2 staircases, and excellent basement.—Agents, Messrs. HENRY GROGAN and Co., 101, Park-street, W. P

50 GNS. Per Week.—PORTMAN-SQUARE.
One of these very fine HOUSES, with 14 bed-rooms, six reception-rooms, large hall, and staircase; excellent basement, and stabling for 5 or 6 horses; to be Let for London season; strongly recommended.—Messrs. HENRY GROGAN and Co., 101, Park-street, Grosvenor-square. P

25 GS. Per Week.—PARK-STREET.
One of the most charming medium-sized HOUSES in Mayfair, newly furnished and decorated and spotlessly clean; never before let; 9 bed-rooms, bath-room, 4 reception-rooms, etc.—Messrs. HENRY GROGAN and Co., 101, Park-street, Grosvenor-square, W. P

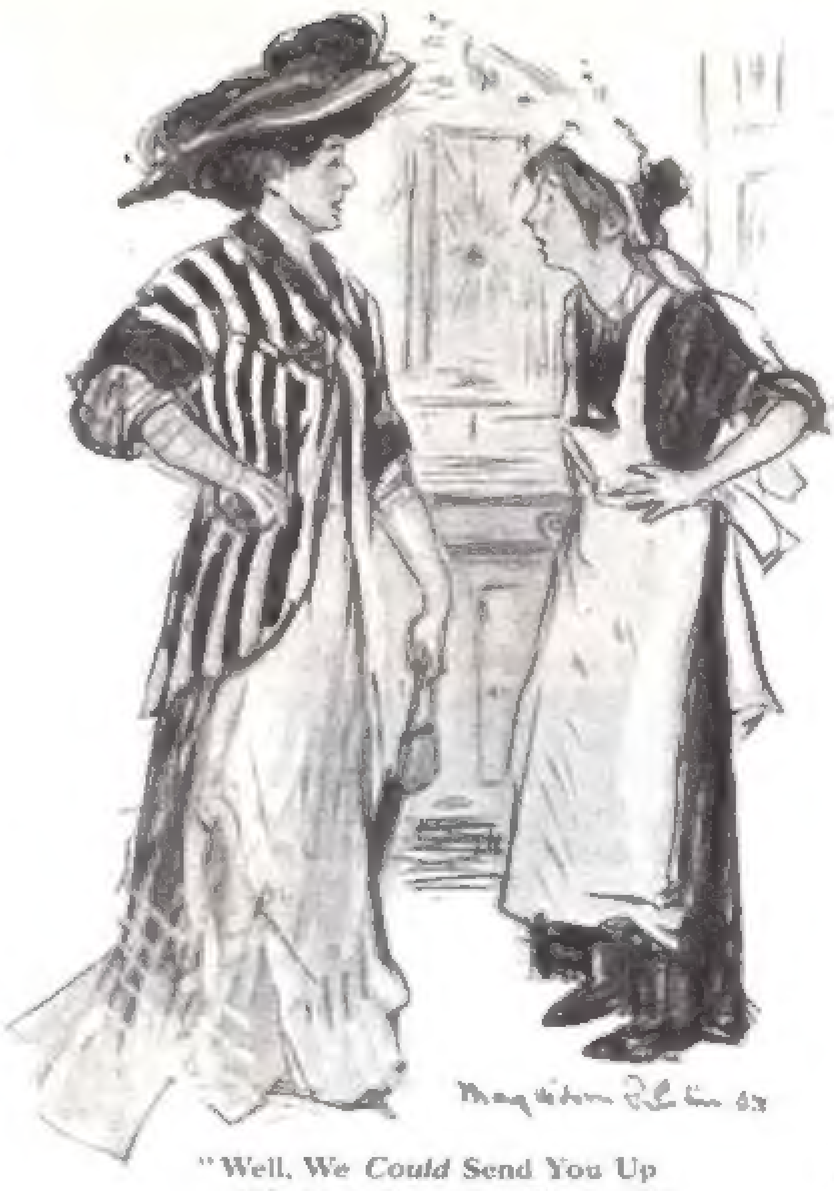
20 GS. Per Week.—LOWER BERKELEY-STREET, Portman-square.
A very nice Well-Furnished HOUSE, with 9 bed-rooms, bath-room, 4 reception-rooms, good basement, and a 3-stall stable, to be Let for season.—Messrs. HENRY GROGAN and Co., 101, Park-street, Grosvenor-square, W. P

A CHARMING, newly Furnished HOUSE to Let, for the season or longer, facing south; 4 bed-rooms, dressing-room, and bath-room; electric light and telephone; rent £8 8s. per week.—14, St. Leonard's-terrace. Can be viewed at any time.

One hardly cares to infer that the lack of a modern fixture proves that people of refinement go bathless. It rather indicates a deal of fetching and carrying by servants for a not altogether satisfactory purpose.

A memory of childhood days is the taking of a full-sized "tub" to one or another of seaside or country houses where one small room was usually found to have waste and supply pipes ready, to which successive tenants at their option attached their own bath. At the same time it is useless to pretend that bathing is a national habit. The spectacular gentleman in tweeds who traveled with a tin dish theatrically displayed on the back of a stage coach has endowed his countrymen with an undeserved reputation for eccentricity.

The stigma with which the very name of boarding-house is so covered has developed the title of Residential Hotel, as applied to an increasing class of decently-run concerns which flourish in the dingy though respectable neighborhood of Portman, Russell and Bedford Squares; but the unsightly houses are patched up with fresh paint and paper, newly furnished and passably clean. A waiter in full dress and a soiled shirt-front is usually on guard at the front door. Thirty-five shillings a week is the almost uniform charge for a single room, with breakfast and dinner and three meals on Sunday. Fires, one shilling daily. Baths, sixpence. In my opinion these are more than matched in New York at $9 a week in any of the uptown boarding-houses which make a charge of $5 a week for table board the basis of their tariff.


"Well, We *Could* Send You Up a Washtub from the Kitchen!"

In more exclusive districts the "paying guest" is lured at figures between one and six guineas a week.

In summing up the total cost of living there is no single phase of the subject so intricate as that of rent, and it is extremely difficult to fill the scales with such equal measure that the true balance will be apparent to every one.

To pay rent in London for a house used to mean paying an exorbitant price for the four inclosing walls, including the last several tenants' faded decorations, and a minimum of comfort allied to a maximum of danger from defective sanitary arrangements and accumulated dirt. Also assuming innumerable responsibilities as to repairs which were often merely patch upon patch. So, an enormous proportion of the middle class householder reached even an Englishman's limit of endurance. If he was compelled to live in town he chose a flat. They were less dilapidated, less expensive, and the landlords welcoming. Otherwise, he fled to the country, tempted by the lessening distance that tubes and new suburban railways made of it. Motors played their part also in promoting country residence, but no more than is the case of late years among the wealthy community of any great city. The aggregate consequence of all this is that depreciation in the tax returns from several London boroughs has become serious. The municipal authorities and the landlords alike have had to take revolutionary steps to tempt people back again.

The Whited Sepulchres of Kensington

IN KENSINGTON alone there are said to be thirty-three thousand empty houses, the loss on these to the rates alone being, for six months in 1907, $26,433. For several years house rents have dropped steadily; this 1908 spring season is announced as being the rock bottom of the slump, and landlords are now offering all the inducements of "modern plumbing and redecorations combined with the substantial structure of old town-built houses." But town-built aggregation of rottenness is rather nearer the truth. Not tons of white paint or miles of new drainage pipes can ever cleanse the filthy, sagging flooring boards, the ceilings and walls reeking of unwashed humanity at £80 to £360 the year, plus rates and taxes! What can a few rolls of new wall-paper do for such as these? At bottom of it all is a system of long leases from great property owners, who have done fine things in the past for municipal good and their own profit by reserving innumerable open spaces all over the city around which their houses are erected, but whose original buildings of forty or fifty years ago are in large proportion no longer suitable for human dwellings. Miles of streets in the West End bear witness to this. Superior Kensington is no exception.

Apartment houses are, therefore, a more appropriate ground upon which to make a basis of comparison.

Cheaper rents prevail in the Northwest boroughs, but to any one who has ever lived West or Southwest, St. John's Wood and Hampstead seem hopelessly out of ken or consideration. They are not the districts of to-day. No doubt they may prove the rejuvenated suburbs of to-morrow, for the air is unquestionably healthier up there; but to-day they are deader than Park Lane is to a fashionable English woman.

We must return to our favorite Southwest, and if I appear to limit my opinion by prices that prevail in certain districts it is because thereabouts live the very people who criticise our comparative costs of living.

Figure for figure, I am told that apartment house rents are lower in London than in New York. At least, it is insisted, they *seem* lower. For myself I fail to see it. In the first place, there is an enormous discrepancy between what is included in the rent in the two cities. The nine or ten rooms of a South or West Kensington flat at £200 a year are certainly very attractive, but so they should be. They are also far better value than one of five rooms at £90, but that, again, is not surprising. It is, however, the £90 class of homes that is of greater interest, because they are chiefly occupied by wage-earners of the vast middle class whose salaries, by the way, in relation to the cost of proper living and health, are miserably inadequate, making necessary all the sordid economies that rob the present and cheat the future, spending hours of time to save pennies that never make pounds, yet are taken as a matter of course from the viewpoint of class distinction.

What the Flat-Dweller Pays

AN APARTMENT house of this sort will probably be known as Something Mansions, and consist of several adjoining houses each containing eight flats. Hallways and uncarpeted stairs of stone, with plain iron railings. No elevators. The janitor's services are charged as a separate item in addition to the perquisites which he frankly expects for slight personal services. There is no hot-water service to enter into the landlord's cost of building and maintenance and no winter heating. Now, these are not what we call tenement houses—the rent precludes that, and any one who knows London will recognize the entire propriety of Addison Road, Holland Park Avenue or the vicinity of Cromwell Road. The interior decoration is always plain, not arranged for show, but for solidity; the ideals are often genuine, but oh! the dark barrenness and the dirt—the ineradicable dirt. I take in comparison to these a flat anywhere in New York at $480. It is necessary to compare metropolitan prices with metropolitan prices. Consider what one gets, or rather does *not* get, for that same $480 in London. The facts do not seem to admit of argument, and yet, strange to say, I have had difficulty in compelling the acknowledgment of even Anglicized Americans; so much do environment and the instinct to count by visible expenditure cloud one's judgment.

I have in mind another group of buildings also—mansions—in a third-rate neighborhood, but distinctly not slums.

I should consider it equivalent to any of the less desirable uptown streets that lie between Central Park and Sixth Avenue, where flats of four rooms with bath, hot-water supply and steam heat are to be had for $24 a month. This block of houses, containing one hundred and fifty flats, is one of several erected by the Metropolitan Industrial Dwellings Company, Limited, for working people of the 'bus conductor class, but were found to be eagerly taken up by persons of a more pretentious sort, and, having been slightly improved in decoration, the rents were correspondingly raised. They now range from £42 to £60. A very few of those at £60 contain bathrooms. Those at £42 consist of four rooms not exceeding seven by twelve feet, and no bath, hot water or steam heat. Except for the *cachet* of respectability given by the class of occupants I consider the accommodation about equal to a 116th Street tenement at $16 a month (or £38 a year), with this difference, that there is an impressive manager and a central catering department having its own dining-room. To this a small proportion of the residents come for their meals, which are hideously monotonous, but nicely served, as the caterer is a woman of some refinement. Breakfast costs ninepence, lunch one shilling, dinner, consisting of meat, two vegetables (invariably potatoes and cabbage) and a pudding, for one shilling and threepence. Soup threepence extra; serviette one penny; bread and butter one penny.

Mayfair, St. James' and Westminster have their "Ideal Residences for Members of Parliament and Clubmen," some of which are really very comprehensive in the matter of comfort, and curiously are not extravagant in cost, ranging from £45, to £150 for the choicest, of a bedroom, sitting-room and bathroom with continuous hot-water service, all-night elevator, heated halls, complete valeting and other attendance. Catering or restaurant on the premises. When they do undertake to make one really comfortable in London they do it up to the limit, but the happy bachelor appears to be the only sybarite worth the inveigling landlord's net.

Figures for Gas and Asparagus

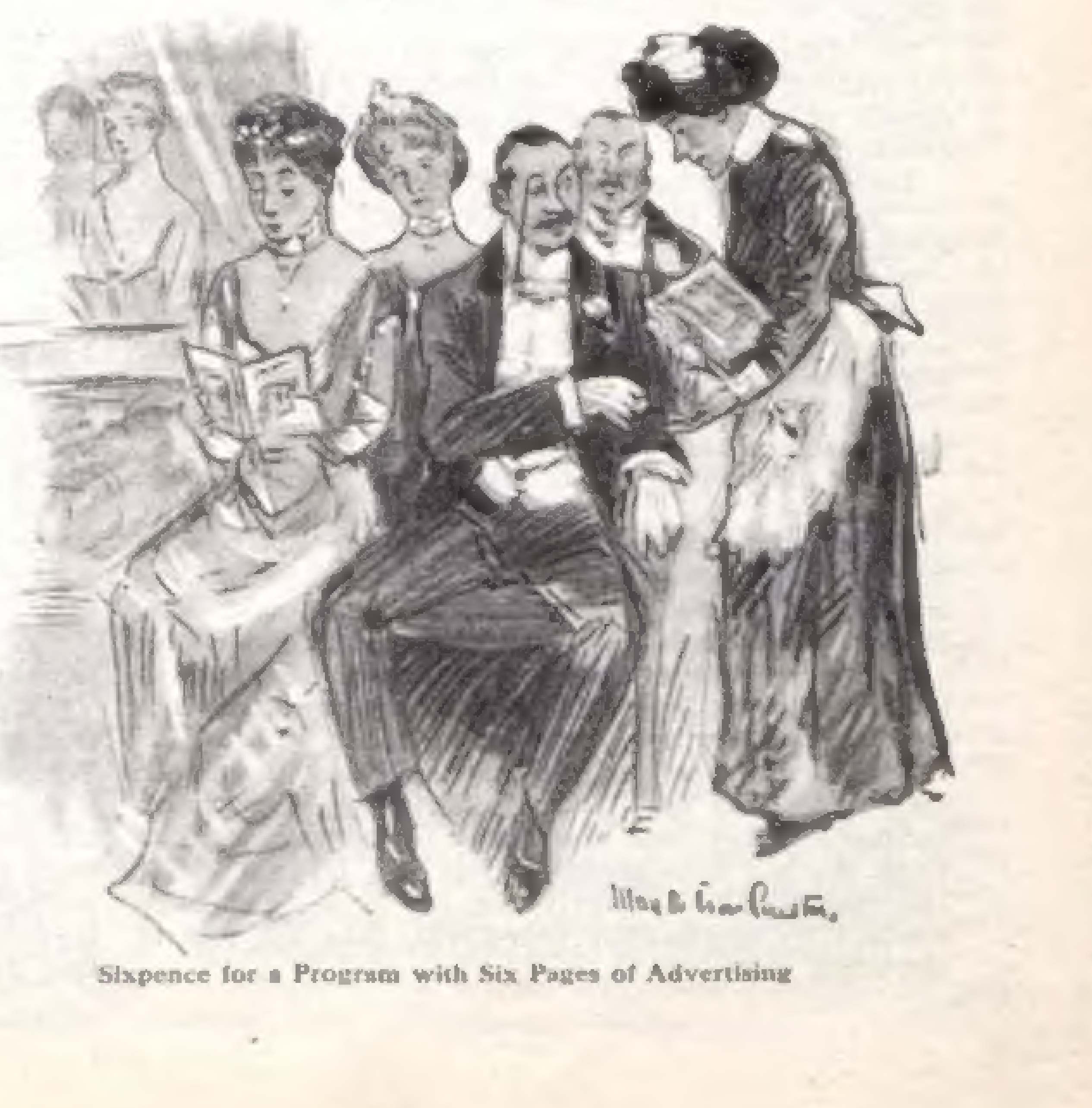
GAS and electric light charges are anything but moderate. A December bill for a small flat where gas was also used is an example. The basis is 10 cents per unit. In effect there are 100 units at 10 cents . . $10.00

Meter rent	.45
Special reading (owing to removal) . . .	.50
	$10.95

All bulbs are charged for at 37 cents and upward.

Gas is seventy-three cents a thousand feet. Rent of meter for each quarter, or part of a quarter, fifty cents; kerosene twenty cents and twenty-five cents a gallon.

It is the fashion in Kensington to do your own marketing, and a large proportion of it may be advantageously done at one or another of the great department shops. They buy on such a huge scale, provide modern, cool storage-rooms, and cater to such a discriminating class of customers that they have set a new pace hard for the small shop to follow. They present also a development unknown in high-class New York shops. Whiteley's, in Westbourne Grove, was the pioneer of these universal providers. Now there are one or two conveniently tapping each great residential district. Departments which particularly strike an American as unusual are those for fish, meat and vegetables, lunch and dinner catering, theatre tickets, house renting, coal, hair dressing and manicuring, dry cleaning and carriage hire. They all move and store furniture. Several announce themselves funeral directors. The very best of these shops is, as usual, the favorite one of the American colony. Here, from French hats to shoelaces, one finds the exclusive thing of each sort rather than that which appeals to the indiscriminate, and every article is ticketed in American dollars beneath its English price. But I do not propose to take all the prices prevailing at this shop as the criterion of an average cost of provisioning for any modest housekeeper. If I were to do so some one would be sure to exclaim, "What! at a shop where they sell asparagus at $5.50 a bundle!" In the grocery departments certain articles which are taxed with heavy import duties at American ports are here temptingly less: Strasbourg pâtés, Bar le duc conserves, sardines, Indian condiments, fruits in liqueur, biscuits, and all the other little items that one finds so necessary when one has the habit, are no doubt luxuries, but to be fair I must include them since they are of the few things which I find cost less than in New York.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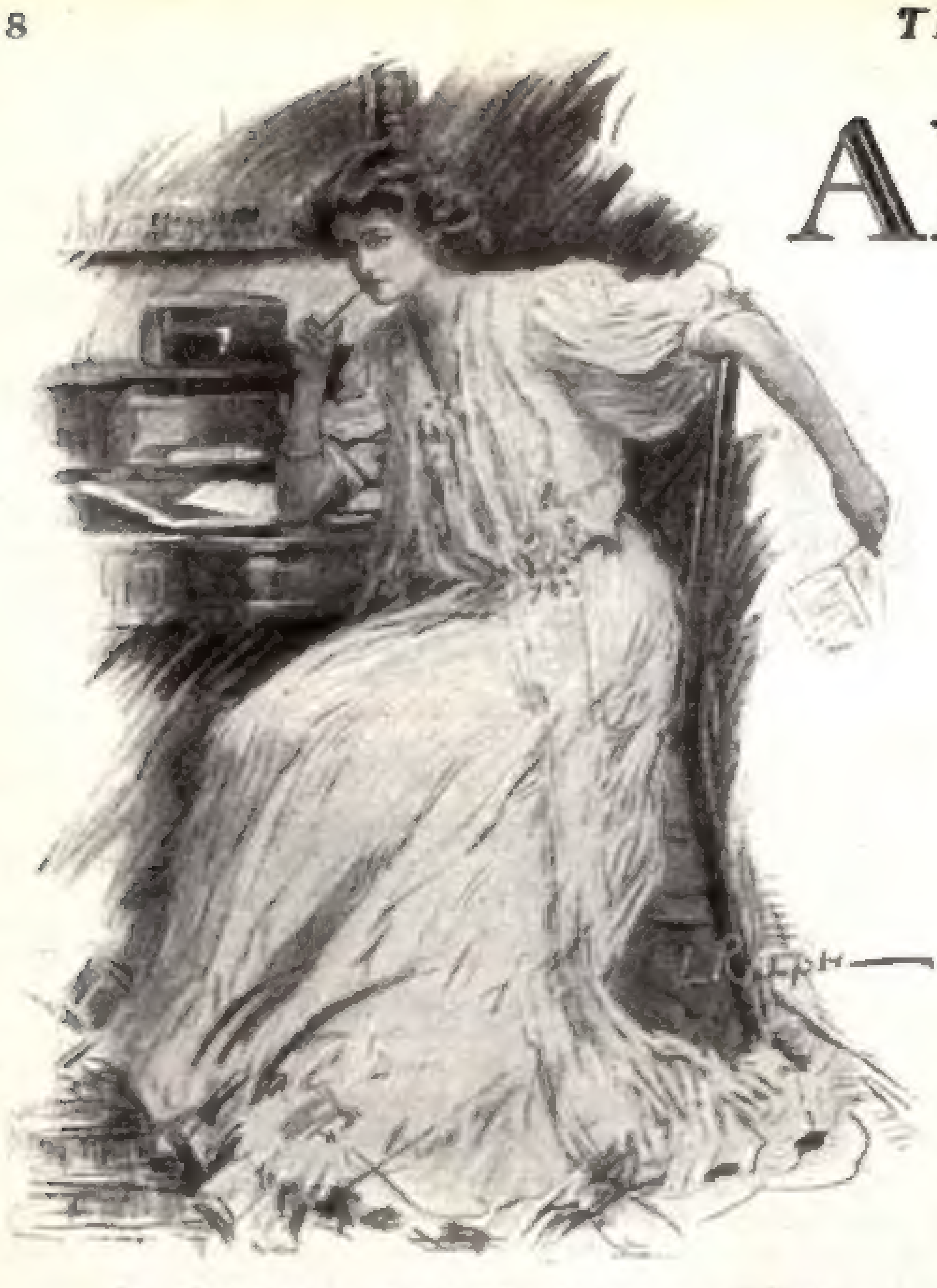


She Had Written with the Ruthless Clearness of One Who Must Save Her Soul Alive

MRS. HADWIN'S expression would have served any dramatic school as a model for incredulity.

Five minutes before she had been contented enough to purr, as she sat in the most comfortable of all the comfortable chairs on the broad terrace that was the most attractive feature of the Hadwins' country place.

It was pleasant to sit in the warm sunshine of a September morning, and look across the valley to the great hills flaming in their autumnal glory against a cloudless sky; it was pleasant to realize subconsciously that she and her husband grew more suited to and with each other every year; that plucky, likable Larry Hart, come at last into well-earned days of prosperity, had done precisely what she had secretly wished him to do—had fallen headlong in love with her summer's guest, Lucia Lane; that Lucia, blond as Roxane and almost as much a *précieuse*—Lucia, who had seemed to have almost too much foreign veneer when she began the visit her aunt had secretly implored for her ("You know there are no chances abroad for a girl without a *dot*, and now that I am back in America I must consider my own daughters first, and, *entre nous*, Lucia is altogether too pretty for the comparison to stand," the letter had run, in Mrs. Mannering's characteristic manner of showing her friends clearly just why they must make themselves of use to her)—Lucia, blooming into a more genuine girlishness in the happy-go-lucky life of an out-of-door summer, had capitulated shyly and daintily, and happiness was in the air.

Lucia's appearance on the terrace and her first remark changed the face of things with surprising suddenness.

"Broken it *off!*" Mrs. Hadwin ejaculated, as though that implied an unusual variety of break, peculiarly surprising.

The glance she gave Lucia suggested that, her ears having evidently deceived her, she wondered if her eyes were equally untrustworthy in evidencing that young woman's actual presence.

Lucia's careless nod was slightly overdone.

"In the name of common-sense, why?" Mrs. Hadwin demanded.

If the dainty shrug of Lucia's shoulders was a bit of foreign affectation, an airy casting off of responsibility assumed for Mrs. Hadwin's benefit, it cloaked, none the less, a nervous dread of the situation.

"In the name of incompatibility," she said lightly; but she looked carelessly across to the hills.

"How did you happen to discover it?" Mrs. Hadwin inquired.

Lucia flushed under the sarcasm. They *had* been so frankly happy in the two weeks since the engagement was announced; it would be so impossible to make Mrs. Hadwin understand—understand that she had been merely carried away without thinking, understand that years of life in art-loving Italy had made an atmosphere of art-culture essential when you did come to think.

She felt with a sudden passionate loneliness that no one *could* understand her! Not the aunt, who, having given her orphan niece these unsettling advantages, seemed to think she had done enough! Not Mrs. Hadwin! Not Laurence Hart! At twenty-two, one is so much more complex, so pharisaically finer-fibred, than the rest of the world.

Yet her letter must have shown Hart how impossible it all was. She had exhausted herself in explaining that. She had written with the ruthless clearness of one who must save her soul alive; and she spelled it, though not literally, with a very large S, and regarded it with an honest admiration.

She had given the letter to Mr. Hadwin to post, the night before, in such an access of relief that she had told herself that, after all, it was her own affair. She would not tell Mrs. Hadwin until morning. Now she wished she had done it the night before. She was not the first person to find that the intricacies of the artistic temperament are more easily explicable after the dinner-hour.

"Isn't it enough that I have discovered it?" she asked.

"Girls are always discovering mountains if they step on a pebble an inch high," Mrs. Hadwin stated calmly.

"Life down here seems so simple," Lucia began defensively. "And—propinquity—made sentiment seem natural—and sufficient. We have never had a chance to be serious," she complained.

"What do you want to be serious for?" Mrs. Hadwin demanded uncompromisingly. "Isn't living a good, clean, open-air life, and having the love of a splendid, honest man, enough to be happy over? You'll have enough to be serious about before you die."

Lucia gave a gesture of despair.

"But the mental companionship!" she said intensely. "Having the same ideals! Don't care for the same things!"

"Such as——?" Mrs. Hadwin insisted.

"It wasn't just a trifle!" Lucia said passionately. "You won't understand that it wasn't just the thing itself—nor because Mrs. Langley will tell the story as long as she has breath to get through it! It was what it typified!"

"So," said Mrs. Hadwin, with maddening suavity, "it is at the Langleys' dinner that we find our mutton!"

"It was only natural," Lucia flashed, "when all the rest of us had been abroad so much, that we *did* talk a great deal of the life there—of places, and people, and pictures."

"Very natural—and tactful!" Mrs. Hadwin agreed. Lucia's color rose to the sarcastic spur.

"We were laughing at the crudity of the ordinary traveling Americans," Lucia went on, trying to hold her voice steady, "and Mrs. Langley told that story of what the Wades actually heard in the Dresden gallery: the man in the impossible checked suit who came out of the room where the Sistine Madonna hangs, very cross at his equally impossible wife and the voluble guide they had picked up. 'It's a madonna!' said the wife snappily. 'He says it's a *madonna*, I tell you!' 'Well, *I* know it's a madonna,' he snapped back, 'but who in the dickens *was* she?'

"'Now, should such a person be allowed to live, Mr. Hart?' Mrs. Langley asked him. It had been so long since he'd said *anything*. And he just laughed and said: 'Oh, I think so, Mrs. Langley. He had courage and curiosity. And he took his wife when he did travel. Those are good qualities.' Of course they laughed; but 'Don't defend such shocking ignorance!' I said, before I thought. 'I may need a fellow-mortal to stand up for me some day,' he smiled back. 'But you share Miss Lane's enthusiasm for art, Mr. Hart?' Mrs. Langley asked him. 'Lucia used to say that her infallible test of people was whether or not they cared for Botticelli. You do, of course?' 'I probably should,' he answered cheerfully, 'if I knew who, or what, Botticelli was.' There was an awful pause. Then Mr. Langley said: 'He was a painter, Mr. Hart. And it will be an interesting experiment to see how he will impress you for the first time. The picture facing you on the wall is considered an excellent copy of his famous "Spring." What do you think of it?'"

"What did he think of it?" inquired Mrs. Hadwin unperturbedly, as Lucia stopped dramatically.

"You know that picture is one of the Langleys' treasures," Lucia said fiercely. "The Langleys'! Who abhor copies usually, of course! But this *is* wonderful! It belongs to the period. There was a tradition in the family that owned it that it was really a replica. The Langleys had a dreadful time getting it out of Italy. There was perfect silence. He didn't even *hurry!* Then he chuckled! 'It's the first time I ever saw ring-around-the-rosy played by young ladies of that age,' he commented. 'Did Botticelli live near any home for the feeble-minded? Or did such a warm spring shatter the intellect as well as impair personal loveliness?' They shouted! All but the Langleys! I got through the rest of the dinner some way! I kept with the others. I said I was tired! I can't marry a man who thinks like The Innocents Abroad," she finished passionately. "I wrote him so last night."

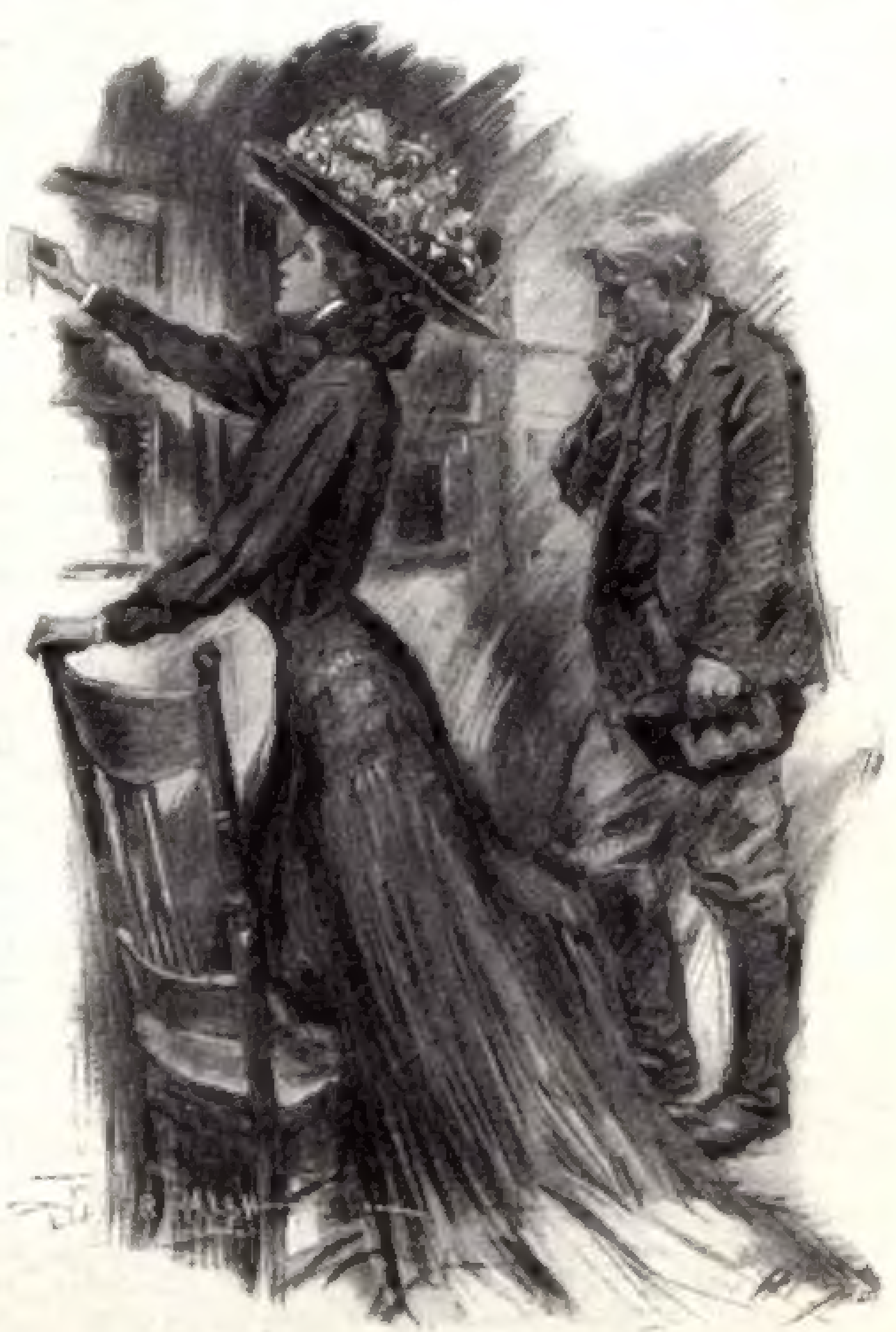
Mrs. Hadwin sat upright with an ominous stiffness.

"Lucia Lane!" she said abruptly. "You silly, vain, little fool! Oh, you needn't be offended, and you needn't go away. I want to hurt you. You! With your troy-weight scales balanced to a little localized culture that is nothing in the world but a little more than the average opportunity grafted on just about the average intellect. Do you know what Laurence Hart was doing when you were dawdling about galleries? He was leaving college at the beginning of his senior year, because his father's health and business were going to smash at the same time. He went in, and lifted. Took responsibilities on his own shoulders—worked day and night learning the details of the manufacture—measuring the strength of competitors—arranging for extension of credits—acting as salesman—doing the work of ten men at once—making the mistakes of ten men sometimes, and retrieving them. Have you any idea what that means? Well, he's pulled a very fair success out of it; and it's made a clean, fine, big-hearted man of him. It's given him character. And the culture you think so much of is merely the polish on character. The better the wood the better polish it takes when it's rubbed against the right things. Larry is just beginning life now, at thirty. Don't you suppose he is going to grow? Did you enjoy your first Wagner opera—your first Giotto? Why, music and art are languages as much as French and German: grammar *has* to come first. But you," she accused, "you were disloyal! You abandoned him in the house of your friends. There is no pretty term to describe that!"

Lucia stood, white-lipped, horribly hurt. She had expected to explain, not to defend.

"If my trunks are ready for the next train, Mrs. Hadwin——" she began.

Mrs. Hadwin gave a sigh of impatient resignation. "Oh, that's all nonsense, Lucia," she said wearily. "As



"Excuse Me, Miss, but Perhaps the Gentleman Has Told You I was a Bit—Shaken" hostess I apologize to my guest; as your friend, I mean every word of it. But you have a perfect right to marry whom you please. And if Larry got your letter, John Hadwin will find a telegram waiting for him at the station instead of poor Larry. He ought to be back now."

"Of course he got it!" Lucia said hastily, confronted for the first time with the alternate possibility. "I gave it to Mr. Hadwin to mail last night after ——" She stopped with a gasp as two men walked out on the terrace—the men laughing, care-free, sure of welcome.

"I," said Mrs. Hadwin ironically, "have also given letters to John Hadwin to mail."

"Here he is!" Hadwin greeted them cheerfully. "Knew I'd never be forgiven if I came back without him. Eh, Lucia?" Then, as something in her expression seemed to shift responsibility upon him, his mind grew rapidly retrospective. "By all the gods, Hart!" he ejaculated, putting his hand in his coat pocket. "If here isn't a letter Lucia gave me for you last night. I'll bet a hat she wanted you to bring something down!"

"Did you?" asked Hart seriously, crossing over to her, letter in hand. "It's a shame, isn't it?" Then, under cover of a brisk conversation between the Hadwins, "I'll take it up and read it while I freshen up a bit," he murmured, "and then will you meet me in the library for five minutes before lunch? It's as long as I can wait—Lucia!" His voice sank to the caressing tone she knew so well. It gave her a sudden impulse to tear up the letter. But she had told Mrs. Hadwin. The thing was done. She nodded. Since the situation had to be met perhaps that five minutes in the library, after he had read the letter, would be the best way. He smiled tenderly at her. She was such a slip of a girl. He had grown used to her little whims of shyness; they were so youthful, so dainty, that they were only less attractive than the process of putting them to flight. He started to leave her. Then he turned back. "I've bought a fat book on your friend Botticelli," he announced.

"Oh, *don't!*" she cried passionately, and sped past him into the house.

He stood puzzled at her vehemence, frowning slightly.

"Isn't she well?" he demanded anxiously of Mrs. Hadwin.

Clara Hadwin came over where he stood, and put her hand gently on his shoulder.

"The world is out of joint this morning, Larry," she said soberly. "Go and get your particular wrench over with."

Her eyes filled as she watched his retreating figure, mystification expressed in the very droop of his shoulders.

"John Hadwin," she said fiercely, with a queer little sob in her voice, "it doesn't seem right for us to be so happy together when Larry is going to be so miserable. But, John, you shall buy that polo pony of Bixby's! And I want to mend something for you—to sew a button on your coat even if it isn't loose! John, if you don't tell me I'm the nicest woman in the world I shall cry my eyes out!"

"Well, what in the ——" Hadwin began; but he drew her comfortingly to him, and kissed her convincingly.

In the cool seclusion of the great library, Lucia and Laurence Hart stood facing each other with that sense of confronting a stranger which a mere stranger never produces. It struck Lucia with a sudden chill that his eyes could meet hers, coldly, appraisingly, critically. He held her letter in his hand

"It needs no comment," he said tersely. "Your style is excellently clear." He gave a short, hard laugh. "That was enough, was it, to counteract all the rest?"

"I'm sorry," Lucia murmured, her white hands held tightly pressed together.

"You needn't be!" he said sternly. "The farce is over!—See here," he said savagely, "we have been engaged two weeks. We have been, I suppose, ordinarily demonstrative. Did you never feel our 'incompatibility' at any of those times?"

The color flooded Lucia's face. It was mere numbness, then, that she couldn't hate him!

He had his hand on the knob of the door.

"When you advertise your particular brand of culture," he said—and instinct led him to cloak his passionate hurt in a cynical lightness of tone—"I wouldn't advise you to use that as any argument in its favor!"

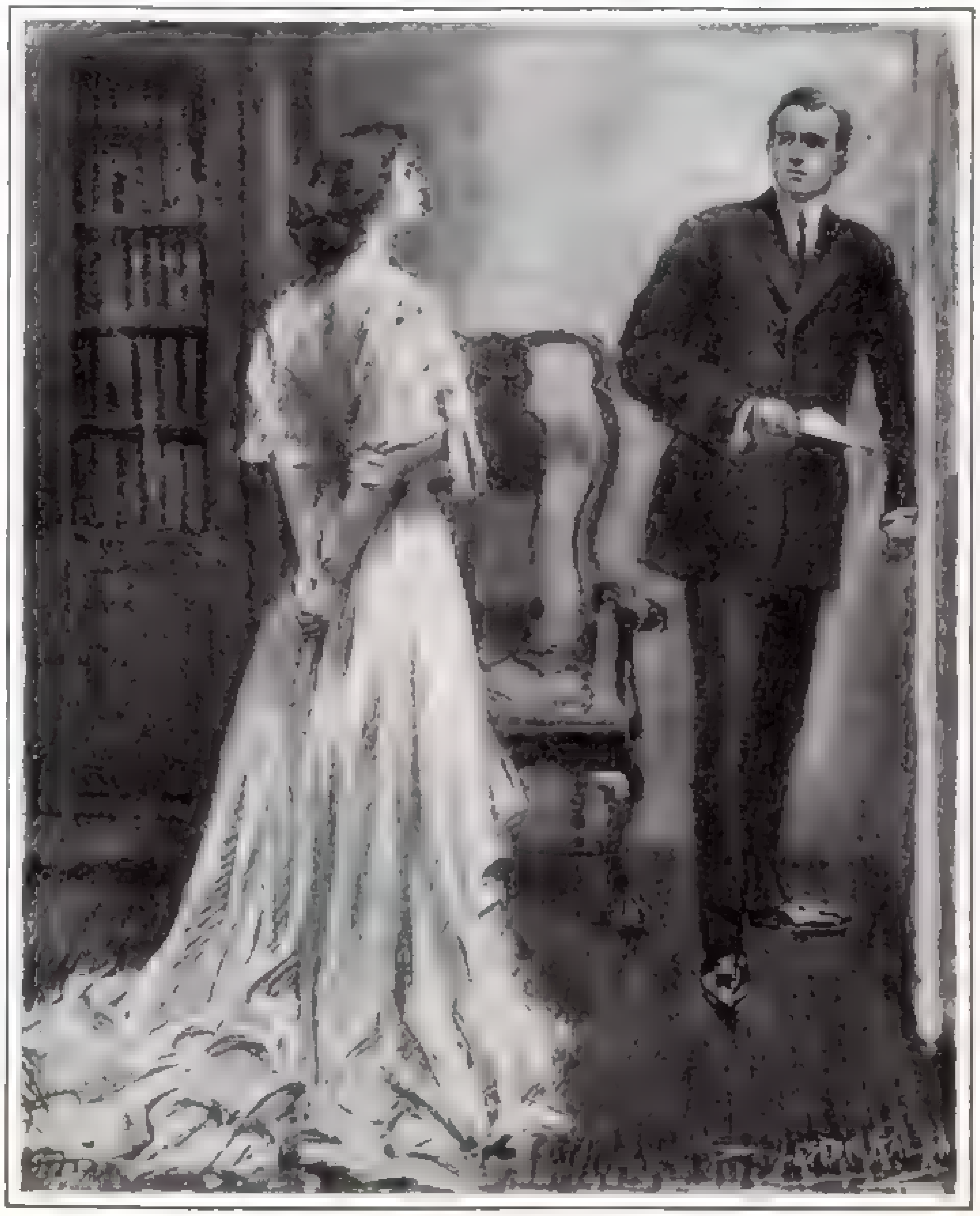
"Oh!" she cried, facing him with flashing eyes. "Now I do hate you!"

He shrugged his shoulders, already ashamed of his outburst. "It doesn't matter," he said briefly. "I'll get away to-night, of course. Let's make it as easy as we can for the Hadwins till then, that's all."

The door closed behind him, closed between their lives.

II

CROTHERS COUNTY was a mixture of little towns which felt large; of farms hardly self-supporting, wrested painfully from fire-scarred woodland; of primeval forests undisturbed. When Mrs. Hadwin decided to convert an old farm, which had been in her husband's family since his grandfather's time, into what she called a country place, and what the farmers called "that show-place of Hadwin's," she roused a genuine astonishment in the minds of both villager and farmer. "Says she come for the *view!*" they commented. "Talks about trees as though they wuz uncommon where she come from! Funny, ain't it!"



"Now I Do Hate You!"

For the villagers had sacrificed the forest monarchs ruthlessly, and set out small, neat rows of maples in their stead; and to the toiling farmer a tree was just a log and a stump, and stumps meant blasting and heavy work, and cleared land was the great desideratum.

Amos King's land cleared slowly, for he had to work alone. More than that, he had to do man's work and woman's work as well. He had to toil with sorrow tugging at his heartstrings. He had to keep cheerful always before the love-keen eyes of Anna Ruth. And Anna Ruth kept cheerful for him: twelve-year-old Anna Ruth, who was always to be lifted and tended and made as happy as possible because the time must be short. Mercifully, there was no pain. Only the transparent skin, the wasted thinness of the little body, and the overlustre of the gravely-sweet eyes—only the tire that *would* come, told of the heart that flagged at its task, that might stop any day.

Amos King would stop sometimes in a half-plowed field, stop in a cold sweat of despair lest it should have happened since he left the house. Sometimes he yielded to the terror and came hurrying back.

"Foolish father!" Anna Ruth would greet him smilingly when he sat down beside her with a gasp of relief. She never let him know how the same dread clutched her when she saw him go. For Anna Ruth knew. She had to know, since she must be careful of herself when she was alone.

There was always food and water on the little table beside her bed, or beside her cot out underneath the trees when the weather was fine. There was always a square of canvas, and a palette, and the little box that held her tubes of paint. Oh, that little box! What it meant to Anna Ruth! What solace—what occupation—what joy!

For now Anna Ruth was painting her masterpiece.

"Is it pretty, Father?" she would ask him every day.

"Beautiful," he always answered.

"Prettier than yesterday?" she persisted.

"Much prettier," he assured her.

Then she would sigh a little contented sigh.

"You mustn't work at it till it tires you," he would say anxiously. "Don't you want to put it up now?"

For the one thing the doctor had impressed upon him was that she must not get overtired—just to be amused and happy as long as possible. It could not be very long at the best.

But she shook her head laughingly.

"It's such a happy tire, Father," she assured him; "and I must work so much, much more to have it ready for the Fair. You do think it will take a prize, don't you, Father?"

"It ought to," he said; and he meant it. It was very wonderful to his eyes, the little picture she worked at so lovingly. It was green where it should be green, and brown where it should be brown; the pine trees stood out stiffly, showing every branch faithfully; and the front of the little log cottage was very carefully done, just as it looked from the cot under the trees. It was quite square. That she could do it at all was the miracle to his simple mind.

He could chop trees all day tirelessly; he could dig and plow and plant; he could cook many simple little dishes appetizing enough to tempt her capricious appetite; he could lift her from the cot with arms at once so strong and so tender that their very touch rested her. But he could not have made anything but a hopeless smear with the little brushes she handled so lovingly.

It had been the one thing she had always loved to do since he had brought her a diminutive paint-set when she was a little child. She had colored the pictures in the newspapers at first; then she tried to paint the things she saw, the things she loved. And when the little set of paints was used up to the very last bit of color, larger ones had followed it; and then, at the shopkeeper's suggestion, he had purchased the little tin box that held the wonderful assortment of tubes of oil-paints, and brushes of different sizes, and the small brown palette with the hole that just fitted her thumb. It had cost a good deal—more than he could afford to spend save for a necessity; but it *was* a necessity to her happiness. Only Anna Ruth knew how hard it was when she would get too tired to hold the brushes any longer; when she could only lie still on the pillows, and wish for a hand that *could* keep at work. She hid her bad days from him as much as possible. It hurt her so to see him grieve over her. She fought as doggedly for his happiness as he fought for hers.

When the list of prizes for the County Fair had come, they had read it together, to see what they could send that might take a prize. There were not many things. He worked hard, and faithfully, but the money that other farmers saved and put into stock went for the little comforts she must have. There were only potatoes and beets and cabbages that were worth trying. And then she had given a delighted little cry.

"There is a children's department, Father," she pointed. "If I could only win a prize!"

She read the long list carefully. Needlework tired her fingers and her eyes. There was nothing that she could cook.

ART DEPARTMENT.

Prizes for the best pictures painted by children under fourteen. First Prize $3.00.
Second Prize $2.00. Third Prize $1.00.

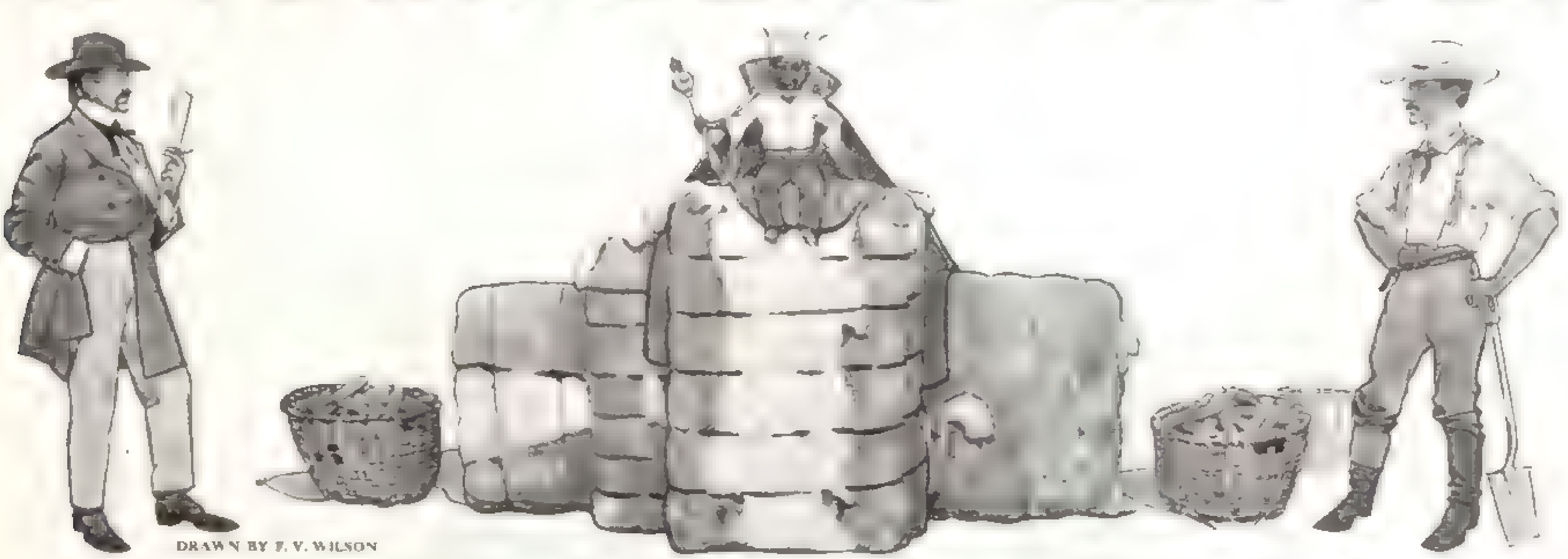
It seemed to be written in letters of gold. *That* was what she could do! She set to work avidly.

Just what she could see from the cot under the trees! If it would only take a prize! It must take one! It was the one opportunity—the one ambition of her life. Her eyes grew too bright. It was like a knife in Amos King's heart to see it. But he could not discourage her.

"There will be a great many other pictures," he ventured once.

(Continued on Page 38)

FIFTEEN-CENT COTTON



DRAWN BY F. V. WILSON

Curtailing a Crop to Prop Prices

By H. L. BEACH

AT THE commencement of the year 1845 the cotton-growing industry of the United States was in a parlous condition. Depreciation, abrupt and extensive, had carried values to a point where there was no profit either for producer or middleman. Prospects for an upturn in prices were faint and few, and the general outlook was dreary enough.

It was with this condition before him that the editor of the New Orleans Bulletin, a daily paper long since laid away in the journalistic graveyard, lifted his voice in urgent advocacy of a combination "on this side of the Atlantic" that should elevate values to a point remunerative to the producer and sustain them there. The general scheme proposed by the editor was the holding of a cotton convention which should arrange for a curtailment of acreage. The difficulties, moral and physical, in the path of the successful operation of this plan were fully recognized by the editor, and after pointing out some of them he roundly berated the cotton planters for raising the enormous total of two million four hundred thousand bales of cotton in a single crop, which was, he declared, "more than the spinning-jennies and power-looms of Christendom can convert into cloth."

More than threescore crops of cotton have been grown since the editor of the Bulletin urged the planters to unite for mutual protection. Other commercial Jeremiahs have followed him and passed away, but the plan proposed by the editor has finally taken root, is putting forth shoots in every direction throughout the cotton-growing section of the country, and promises to accomplish in a marked degree the editor's plan for an artificially elevated and sustained price for cotton.

Lining Up One Million Planters

AT THE head of this movement is the Farmers' Educational and Coöperative Union of America, an organization of about one million members residing in sixteen States. Its strength is in Texas and Oklahoma.

The organization, for some time after its inception, gained ground rapidly, and in all probability, if in any degree aided by crop conditions, will be far stronger a year from now than it is to-day. Just at present, however, it is not sailing in waters entirely smooth.

In the first week of the present year, almost on the anniversary of the call issued by the editor of the Bulletin for a cotton convention, the members of the Farmers' Union met in Memphis, Tennessee, for the purpose of considering ways and means of putting into active operation the doctrine long before advocated by the editor, of whom, in all human probability, but few, if any, of the delegates had ever heard.

Unlike the planters of sixty-three crops before, the delegates to the Memphis convention were not confronted with the problem of devising a market for a surplus too large for the consumption of Christendom. For two years prior to the Memphis gathering they had been more than usually prosperous, and were surrounded by fairly favorable conditions when the call was issued for their convention.

The planters who assembled at Memphis had, for the last two years, seen the spinners of New England and Old England reap large profits from the manufacture of the cotton which the farmers had raised. They thought that a proportion of these emoluments, over and above what they had already received, should have come to them. Inasmuch as it had not materialized, they were convinced that they had sold their cotton too low. The remedy was obvious. If the spinners had reaped a golden harvest by purchasing low and selling high, the way to compel a division of the profits was to force the spinner to buy at a higher figure. He might thereafter sell at a higher price if he could, but that was no concern of the cotton grower, whose output of cotton is infinitely greater than his consumption of cotton products.

In electing to divide between themselves and the spinner the profits of the spinning business, the farmers decided that a minimum price of fifteen cents per pound paid to them for their cotton would be satisfying — the satisfaction, of course, to increase proportionally with any amount above fifteen cents that could be obtained.

The selection of this particular value, which, by the way, is the same as the pooled tobacco growers of Kentucky are demanding for their holdings, is based upon no concrete economic proposition.

For the benefit of the uninitiated it may be stated that the trend of the cotton market is defined by the price of "middlings," the word designating the quality. The usual gradings are: "ordinary," "good ordinary," "low middling," "middling," "good middling," "middling fair" and "fair."

There are, of course, gradings both above and below these designations, and all cotton over one and three-sixteenths inches long advances in price for every sixteenth of an inch in its length. The very longest and choicest grades have been sometimes known to sell at twenty-three cents when the price of "middling" was not above twelve or thirteen cents. For commercial purposes a bale of cotton is usually considered as weighing five hundred pounds, and its value is put at fifty dollars. That cotton is put to widely different uses is a matter of common knowledge, but few people realize that no agricultural article of commerce gives employment to people in such diversified lines as cotton, and none is more closely identified with the finances of the world.

Some of the Metamorphoses of Cotton

AS AN instance of the wide use of cotton and the various purposes to which it is put, the experience of one of the largest cotton factors in the South may be cited.

He decided one year to trace the various shipments of cotton that passed through his hands, and this is where a few of them went:

The first went to Spain, where it was converted into white cloth to be used as garments by young boys and girls on the occasion of joining the church.

A second shipment went to England, where it was made into plush, all of which was purchased by the Pullman Company and brought back to this country. Inasmuch as this was an exceptionally large shipment, and as the cotton factor is a frequent and extensive traveler, it is no violent assumption to believe that he has frequently gone riding about the country on his own cotton.

A third shipment of superior length and texture was bought by a large thread factory.

The wind-up of the fourth lot came as a shock and a surprise to the inquisitive cotton broker. Investigation traced it to a maker of underwear which sold as "linen."

The next invoice was utilized in the manufacture of "silk."

The next lot was of such poor stuff that the broker felt unusually curious as to what earthly use could be made of it. He ascertained that it went to Philadelphia, where it was converted into "bumpers," or pads which are lowered between boats, and between boats and docks, to lessen the force of collisions. All of it was taken by the United States Navy Department, which may or may not have believed that it was purchasing hemp. Large quantities of that same cotton are now taking part in the great cruise of the battleship fleet around the world.

The Scope of the Farmers' Union

THE Farmers' Union, in setting out to conserve what it considers its best interests, has proceeded along eminently safe and sane lines. It has developed some rather startling financial projects which will be mentioned hereafter, but it has so far done good to many and harm to none. It is engaged in a fight for commercial gain, and inevitably it has created enemies, but it has made them openly and fairly. It has not alienated public sympathy in any manner by trampling on the rights of other men, or by seeking to inflict physical or pecuniary damage upon anybody. It is out for dollars, and these dollars cannot be owned by two men or two sets of men at the same time. The members of the union desire to possess them, and thus far have adopted none but legal and legitimate means to obtain them.

Their platform, which is broad and comprehensive, is also altruistic in the highest degree. It is "Justice, Equity and the Golden Rule."

The union, which actually aims at controlling the cotton output of the United States, and is using all due diligence to reach that goal, has, so far, lived up to the tremendous possibilities of its platform fairly well. In all of the speeches — and they were many and long — delivered at the Memphis convention not a single word advocating physical violence was heard. There was no talk of "oppression," and the speakers as a whole were temperate and forbearing. One delegate afflicted with violent socialistic theories attempted to air them, but was informed that more air could be found outside the building, and he was invited to take them and himself thither.

The union was born in the brain of a farmer living near a small town in Texas. It grew with such rapidity that the mail received by the organizer fairly swamped the local post-office. Partly for his own convenience, and partly in pity for the overworked postmaster, the projector of the organization was compelled to remove to a larger town in order to deal with the rapidly-growing membership. It now has about one million members, although some enthusiasts assert that twice that number of names is on the rolls.

The general plan of the union is the erection of warehouses for the storing and selling, when the prices are "right," of the crops of the members. The outlay for these establishments has not been so heavy as might be imagined, for the reason that many towns, anxious to secure the business that the presence of the warehouse brings to the community, have erected the warehouses, and either presented them to the union or allow their use free of charge. The operation of these warehouses has, in many instances, been intrusted to men more prominent because of the good work they have done in the union than for their familiarity with the intricacies of the cotton trade.

From these warehouses the stored cotton is sold by sample, at a fee to the grower of fifty cents per bale. The selling is carried on through the Farmers' Union Cotton Company, a corporation within the union. When no sales are made no fee is charged the owner.

Under the system at present in use on the Memphis market, and which will serve as an illustration, a bale of cotton sold and delivered in thirty days costs the grower for union expenses ninety-five cents; sold and delivered in sixty days, $1.25; in ninety days, $1.50. For each subsequent month the cost is ten cents for insurance only. To these charges the freight and, if advances have been obtained on the shipment, the interest must be added.

The selling branch of the organization will not make advances upon cotton stored in country warehouses because of the difficulty of proper supervision, and the facility with which loans can be obtained from the local banks. The Memphis office does, however, make liberal allowances on cotton shipped to representatives of the union in Memphis, Manchester and Liverpool. During the late financial flurry the union arranged for loans to members of thirty dollars per bale and upward.

The difficulties which at times beset the sales agent of the union when dealing with members whose commercial training has not been of the most thorough description is illustrated by the following instructions set forth in a circular recently issued:

". . . indorse your name across the back of the bill of lading. If you do not understand how to do this, get the station agent or landing keeper to show you."

In view of the necessity for such elementary directions it would seem that the word "educational," in the name of the organization, is there for no idle purpose.

For the enlightenment of such as know more of business customs than does the farmer, and at the same time have lesser knowledge than he in other directions, it is explained that a "landing keeper" is the commander-in-chief of a steamboat "landing" or dock on one of the Southern or Western rivers.

Concerning the conduct of their affairs the members of the union preserve an elaborate air of mystery. Their meetings are all of the "executive" character, and much care is taken to prevent information of the proceedings becoming public. At the recent Memphis convention it was decided that the extent to which the curtailment of acreage is to be carried next year must be kept a profound secret—and this "secret" is to be known to one million members.

Some of the officials of the union have declared that they do not know how much cotton they are holding. With new members constantly coming in and placing their cotton under the control of the organization, and with sales occasionally being made, this is probably correct as far as the exact number is concerned. New warehouses are springing up all over Texas and Oklahoma, and their number is now not less than 800 nor more than 1000.

Estimates of the Withheld Cotton

IT WOULD require at least two months to visit all of these establishments and ascertain the exact number of bales of cotton on hand, and as the number is constantly changing there is no certainty that the result would be accurate when the count was finished. But the total number of bales held is probably not far from seven hundred thousand, their value being $35,000,000. Some estimates run as high as one million bales, and others as low as four hundred thousand. One of the best-informed cotton men in the South gave it as his opinion that the farmers this year are "holding less than ever before."

The president of a manufacturing establishment, the very life of whose business is involved in accurate cotton statistics, figured the amount of withheld cotton as six hundred and twenty-eight thousand bales, and then remarked:

"That's too precise; nobody can hit it that close, but the minimum will not run below six hundred thousand, nor the maximum above seven hundred thousand, any way you fix it." The figures in this article are given as a conservative average of the best information obtainable at many different points.

To estimate the amount of cotton held in the warehouses of the Farmers' Union, or even in the country as a whole, is a difficult undertaking. The United States Government is continually working on the proposition, and its success is not all that could be desired. This does not mean that the labor of the Government is not carefully and conscientiously performed, but there are physical limitations in the task which even the resources of the Government have not been able to overcome.

In 1905, President Roosevelt personally sought information as to the value of the efforts of the Government in the collection of cotton statistics. He applied to one of the best-equipped cotton men in the land for an opinion, and the reply he received must have been something of an astonisher.

The cotton man informed the President that he had, up to that time, known of but one occasion when the work of the Government had been of real value to the planter. This was a report issued in 1904. The cotton man gave it as his opinion that the issuance of monthly reports, even with the most careful, painstaking and honest estimators to be found, could not be otherwise than misleading. He pointed out that eight days must elapse between the gathering of the information and the publication of the report, and the chances of improvement or deterioration in the situation were so great within that period that it was impossible for the report to be anything but a post-mortem declaration

He further informed the President that the reports published between May and October were of value to speculators alone, and conferred no benefit whatever upon men engaged in the legitimate business of growing and handling cotton. The President was, in conclusion, urged to have the Department of Agriculture drop the midsummer reports because they are "nothing but wild guesses."

In its ambition to divide with the profit-making spinner the Farmers' Union has announced that it desires to do away entirely with the middleman and enter into direct relations with the manufacturer. The effects of this proposed alteration in present commercial conditions are too extensive for comprehension in an article of this size, but one phase of it is too closely bound up in the fight for fifteen-cent cotton to be ignored.

The Trend Toward Elimination of Exchanges

THE farmers, many of them, honestly believe, and a few profess to believe, that all cotton exchanges, and all men who buy or sell cotton "futures" on these exchanges, are the intentional and implacable enemies of the farmer. They believe that these men sit up by night to devise ways and means of robbing the grower of the results of his labor. In some cases the conviction is sincerely held that the members of the cotton exchanges meet every night to divide the plunder they have wrested during the day from the farmers. Some men, ambitious of political preferment, have fomented this feeling, and have used opposition to the cotton exchanges as a stepping-stone to office. Other men, naturally "hard losers," have done all in their power to intensify the opposition to the exchanges. The result has been a crusade against these organizations the end of which is not yet in sight. It has, however, served to increase the desire of the farmer to abolish all intermediate relations and to do business directly with the manufacturer. A certain element in the union, and one by no means small, has been thus far unable to comprehend just what such a radical readjustment of conditions may mean to others and to themselves. They are of the opinion that the beginning and the end of the entire proceeding is to be found in the mandate, "Let the speculator and the middleman be wiped out," and as it is ordered so will it be, and the farmers, like the prince and the princess in the fairy tale, will "live happily ever after."

The selling branch of the organization, however, has no such delusions. It has informed the members in a circular, "it is impossible to sell cotton to spinners under forced sales, or except in even running lots of fifty bales or more, and it takes time to reach them."

Many members of the union who have delved no deeper into economics than to form the opinion that their cotton is worth more than it is at present bringing them, and to express the determination to bag the excess price, have decided that the late financial unpleasantness was instituted for the particular purpose of injuring the cotton farmers. Witness the following resolution which was passed at the Memphis convention:

"Resolved, That we denounce the so-called money panic as a conspiracy on the part of the money power and speculators for the purpose of serving notice on the farmer that he must be contented to allow others to price his product."

The statement that the recent panic was brought about merely to bluff the farmers tempts one to repeat the old story told of General James Longstreet when he was a cadet at West Point. Professor Kendrick, the instructor in chemistry, asked Longstreet how the carbonic acid of commerce was made. Longstreet, great soldier as he afterward proved to be, was then and thereafter a chemist of small attainments. He replied:

"By burning diamonds in oxygen gas."

"Yes," said Professor Kendrick, "that will do it; but don't you think, Mr. Longstreet, that it will be a l-e-e-tle expensive?"

Reasoning with Professor Kendrick, we may safely say that if the recent trouble originated in the effort to terrify the cotton farmer it was a "l-e-e-tle" the most expensive argument on record.

One great trouble which the union may encounter as it progresses will be the negotiation of its warehouse receipts. Some of the financial measures indorsed by the organization will not aid them greatly in that direction.

The union at its recent convention went on record as declaring that any surplus of money now in the United States Treasury, and five hundred million dollars in addition to that surplus irrespective of its size, be loaned "to the people to aid them in financing the present crop." Figuring the crop of 1907 at thirteen million bales, which is more than it will show—some estimates running as low as eleven million bales—and valuing it at fifty dollars per bale, gives a total value of five hundred and fifty million dollars to six hundred and fifty million dollars, and on this the cotton farmers would borrow five hundred million dollars of new money and absorb the Treasury surplus in addition. Before such bountiful financing the plan to reduce acreage would vanish like a drop of water in a Bessemer converter, and even the farmers of Montana, Idaho and North Dakota will be planting cotton seeds.

The plan proposed for the financing of the crop of 1908 is that a central warehouse, chartered to act as a bank, be established in every county in the cotton-growing section of the United States, for the purpose of receiving deposits from members of the union and others and making loans upon cotton. These warehouse banks, after defraying all running expenses, are to pay to depositors "two-thirds of the interest earned by their deposits."

Apparently the members of the union are not over-sanguine of the amount of individual deposits they will obtain through these warehouse banks, for they urge strongly that a law be passed requiring the United States Treasury to advance money "to the farmers through the Farmers' Union warehouse banks on warehouse certificates from bonded warehouses, said amount advanced to be equal to seventy per cent. of the market value of the farm products on which the certificates are issued." A resolution so worded was adopted at Memphis.

If the cotton farmers "require" that all this money issue to them as loans upon their crops they could not consistently, under the Golden Rule plank of their platform, do otherwise than "require" that the Treasury Department make similar advances to all other farmers.

The total value of wheat, corn, oats and other leading farm products in the United States in 1907 was not far from $7,500,000,000. If the seventy per cent. advance is allowable on cotton there is no reason why it should not be permitted on all other products of the soil. The Government would thus be compelled to collect sufficient funds from the people as a whole to place itself in a position to loan at least $5,250,000,000 to farmers.

These figures include cotton, the crop of which, in 1906, was valued at $640,311,500. If the cotton farmers were taxed their share on this amount to raise more than five billions to loan to other farmers, it is possible that the Golden Rule plank in the platform might be dropped as somewhat unprofitable to its present earnest advocates.

The union decided that the cotton acreage of 1907 must be reduced in 1908. The ratio of the curtailment is kept secret. Each member before planting time received a slip of paper from the officials of the local union to which he belongs, giving him the amount of land which he was to use for cotton.

This plan has by no means received the unanimous indorsement of the members of the organization, but it is favored by a strong majority.

The Curtailment of Crops

THE possible future of the union depends largely upon the question of whether or not the price of fifteen cents is secured for any of the present crop. If this figure is reached, and the trend of the market, unfortunately for the union, is not at present in that direction, the scope and power of the organization will be greatly increased.

The decision to curtail acreage is binding only upon such members as were present in the Memphis convention or were represented by delegates. Even upon them the obligation is moral only, such as the honorable will observe and others ignore. No such agreement can be legally enforced, for a man may plant his farm with anything or nothing as he chooses, providing that he does not injure his neighbors. He may sow it with glass beads and bone buttons if it pleases him. If it were certain that all members of the union would religiously observe the curtailment percentage farmers outside the union easily might, and probably would, meet a prospective high price by efforts at increased crops of their own. Successful curtailment of acreage may be carried out in a limited territory which produces a preponderance of any one commodity. It remains to be seen whether the members of the Farmers' Union can successfully combat the almost insuperable difficulties that beset its operation in a territory as great as that of the cotton-growing States.

The future of the organization will depend largely upon the fidelity with which its members observe the agreement to curtail their crops. A heavy yield this year will heavily test the strength of the organization and prove its ability to elevate and sustain prices. Two such crops in succession will determine whether it can and will endure.

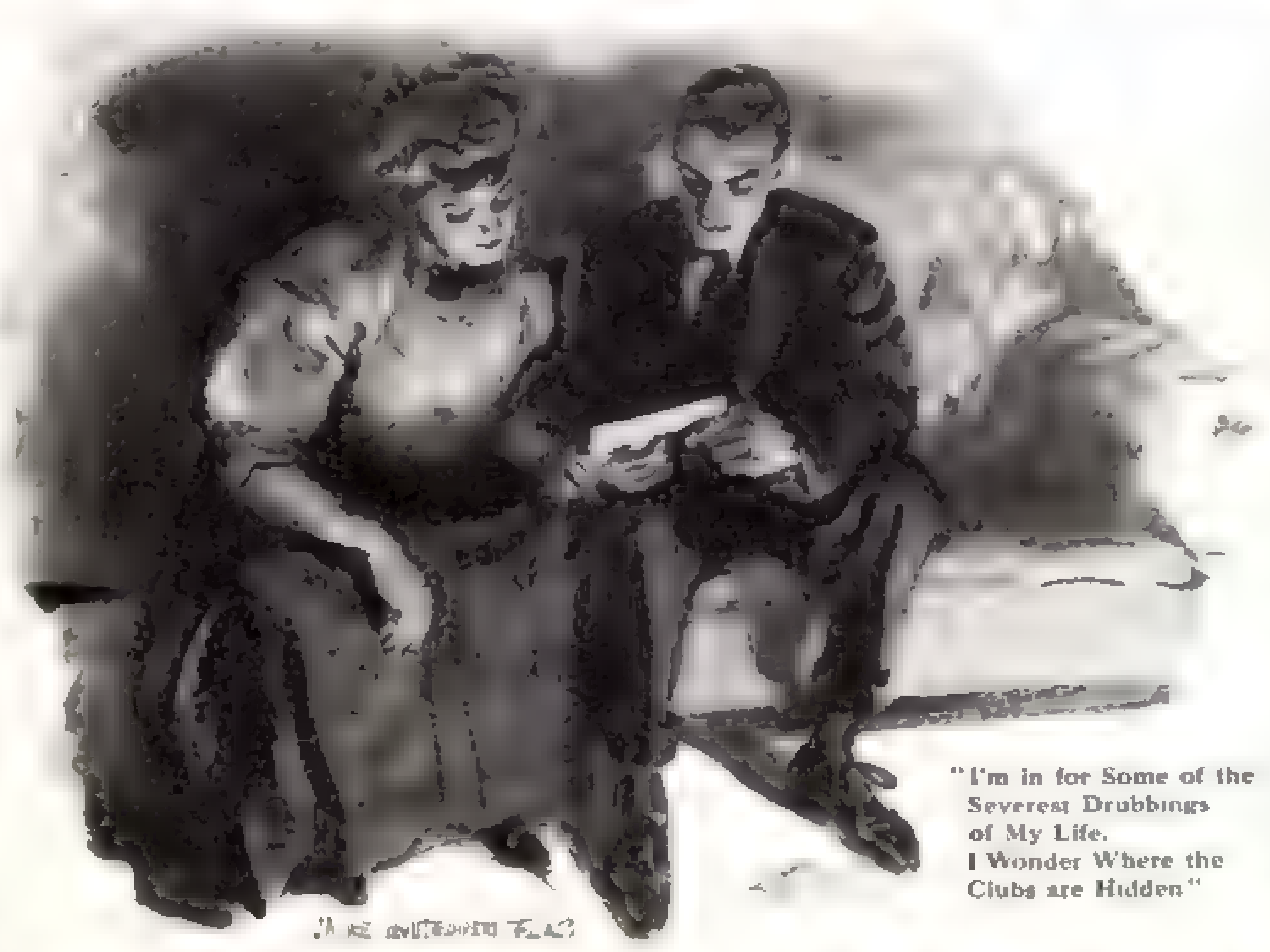
THE APPLEROD ADDITION

Bobby Burnit Takes a Lesson in Financial Subtraction

By George Randolph Chester

AUTHOR OF THE GET-RICH-QUICK WALLINGFORD STORIES

ILLUSTRATED BY JAMES MONTGOMERY FLAGG



"I'm in for Some of the Severest Drubbings of My Life. I Wonder Where the Clubs are Hidden"

HOLDING consultation in the dim old study at home, Bobby Burnit accepted the plain gray envelope with something of reluctance, but opened it nevertheless; and this was the message of the late John Burnit:

TO MY SON UPON THE OCCASION OF HIS BEING INTRUSTED WITH REAL MONEY

In most cases the difference between spending money and investing it is wholly a matter of speed. Not one man in ten knows when and where and how to put a dollar properly to work; so the only financial education I expect you to get out of an attempt to go into business is a painful lesson in subtraction.

"The letter, Johnson, is only a delicate intimation from the Governor that I'll make another blooming ass of myself with this," commented Bobby, tapping his finger on the check that lay before him and placing the letter face downward upon the desk which had once been his father's, where he eyed it askance.

Bobby, having been allowed to educate himself carefully as a crack polo player, by way of preparation for inheriting three million, had very good reason to wince at the bare mention of business, for within two months after his father's death, Silas Trimmer, his father's lifelong commercial rival, had jockeyed him out of the John Burnit Store through a trick of consolidation.

"A quarter of a million!" observed plump Mr. Applerod, rolling out the amount with relish. "A great deal can be done with two hundred and fifty thousand dollars."

"That's just the point," observed Bobby with a frown of perplexity, directed alternately to the faithful gentlemen who for upward of thirty years had been his father's right and left bowers. "What am I to do with it? Johnson, what would you do with two hundred and fifty thousand dollars?"

"Lose it," confessed stooped and bloodless Johnson. "I never made a dollar out of a dollar in my life."

"What would you do with it, Applerod?"

Mr. Applerod, scarcely able to contain himself, had been eagerly awaiting that question.

"Purchase, improve and market the Westmarsh Addition," he said promptly, expanding fully two inches across his already rotund chest.

"What?" snorted Johnson, and cast upon his workmate a look of withering scorn. "Are you still dreaming about the possibilities of that old swamp?"

"To be sure it is a swamp," admitted Mr. Applerod with some heat. "Do you suppose you could buy one hundred and twenty acres of directly accessible land, almost at the very edge of the crowded city limits, at two hundred dollars an acre if it wasn't swamp land?" he demanded. "Why, Mr. Burnit, it is the opportunity of a lifetime!"

"How much capital would be needed?" asked Bobby, gravely assuming the callous, inquisitorial manner of the ideal business man.

"Well, I've managed to buy up twenty acres out of my savings, and there are still one hundred acres to be purchased, which will take twenty thousand dollars. But this is the small part of it. Drainage, filling and grading is to be done, streets and sidewalks ought to be put down, a gift club-house, which would serve at first as an office, would be a good thing to build, and the thing would have to be most thoroughly advertised. I've figured on it for years, and it would require, all told, about a two-hundred-thousand investment."

"And what would be the return?" asked Bobby without blinking at these big figures, and proud of his attitude, which, while conservative, was still one of openness to conviction.

"Figure it out for yourself," Mr. Applerod invited him with much enthusiasm. "We get ten building lots to the acre, turning one hundred and twenty acres into one thousand two hundred lots. Improved sites at any point surrounding this tract cannot be bought for less than twenty-five dollars per front foot. Corner lots and those in the best locations would bring much more, but taking the average price at only six hundred dollars per lot, we would have, as a total return for the investment, seven hundred and twenty thousand dollars!"

"In how long?" Bobby inquired, not allowing himself to become in the slightest degree excited.

"One year," announced the optimistic Mr. Applerod with conviction.

Mr. Johnson, his lips glued tightly together in one firm, thin, straight line across his face, was glaring steadfastly at the corner of the ceiling, permitting no expression whatever to flicker in his eyes; noting which Bobby turned to him with a pointblank question.

"What do you think of this opportunity, Mr. Johnson?" he asked.

Mr. Johnson glared quickly at Mr. Applerod.

"Tell him," defied that gentleman.

"I think nothing whatever of it!" snapped Mr. Johnson.

"What is your chief ground of objection?" Bobby wanted to know.

Again Mr. Johnson glared quickly at Mr. Applerod.

"Tell him," insisted that gentleman with an outward wave of both hands, expressive of his intense desire to have every secret of his own soul and of everybody's else laid bare.

"I will," said Johnson. "Your father, a dozen times in my own hearing, refused to have anything to do with the scheme."

Bobby turned accusing eyes upon Applerod, who, though red of face, was still strong of assertion.

"Mr. Burnit never declined on any other grounds than that he already had too many irons in the fire," he declared. "Tell him that, too, Johnson!"

"It was only his polite way of putting it," retorted Mr. Johnson.

"John Burnit was noted for his polite way of putting his business conclusions," snapped Applerod in return, whereat Bobby smiled with gleeful reminiscence, and Mr. Johnson smiled grimly, albeit reluctantly, and Mr. Applerod smiled triumphantly.

"I can see the Governor doing it," laughed Bobby, and dismissed the matter. "Mr. Johnson, as a start in business we may as well turn this study into a temporary office. Take this check down to the Commercial Bank, please, and open an account. You already have power of attorney for my signature. Procure a small set of books and open them. Make out for me against this account at the Commercial a check for ten thousand. Mr. Applerod, kindly reduce your swamp proposition to paper and let me have it by to-morrow. I'll not promise that I will do anything with it, but it would be only fair to examine it."

With these crisp remarks, upon the decisiveness of which Bobby prided himself very much, he left the two to open business for him under the supervision of the portrait of stern but humor-given old John Burnit, which stared down upon them from over his desk.

"Applerod," said Johnson indignantly, his lean frame almost quivering, "it is a wonder to me that you can look up at that picture and reflect that you are trying to drag John Burnit's son into this fool scheme."

"Johnson," said Mr. Applerod, puffing out his cheeks indignantly, "you were given the first chance to advise Mr. Robert what he should do with his money, and you failed to do so. This is a magnificent business opportunity, and I should consider myself very remiss in my duty to John Burnit's son if I failed to urge it upon him."

Mr. Johnson picked up the letter that Bobby, evidently not caring whether they read it or not, had left behind him. He ran through it with a grim smile and handed it over to Applerod as his best retort.

II

AT THE home of Agnes Elliston Bobby's car stopped almost as a matter of habit, and though the hour was a most informal one he walked up the steps as confidently as if he intended opening the door with a latchkey; for it had been another grim whim of John Burnit's to pick out for his son's trustee the girl whom Bobby loved, and to hedge her about with certain severe obligations. Agnes came down to meet him in a most ravishing morning robe of pale green, a confection so stunning in conjunction with her gold-brown eyes and waving brown hair and round white throat that Bobby was forced to audible comment upon it.

"Cracking!" said he. "I suppose that if I hadn't had nerve enough to pop in here unexpectedly before noon I wouldn't have seen that gown for ages."

It was Aunt Constance, the irrepressible, who, leaning over the stair railing, sank the iron into his soul.

"It was bought at Trimmer & Co.'s, Grand Street side, Bobby," she informed him, and with this Parthian shot she went back through the upstairs hall, laughing.

"Ouch!" said Bobby. "That was snowballing a cripple," and he was really most woebegone about it; for the Grand Street entrance of Trimmer & Co. had been the John Burnit Store.

"Never mind, Bobby, you have still plenty of chance to win," comforted Agnes, who, though laughing, had sympathetic inkling of that sore spot which had been touched. He seemed so forlorn, in spite of his big, good-natured self, that she moved closer to him and unconsciously put her hand upon his arm. It was too much for him in view of the way she looked, and, suddenly emboldened, he did a thing the mere thought of which, under premeditation, would have scared him into a frappéd perspiration. He placed his hands upon her shoulders, and, drawing her toward him, bent swiftly down to kiss her. For a fleeting instant she drew back, and then Bobby had the surprise of his life, for her warm lips met his quite willingly, and with a frank pressure almost equal to his own. She sprang back from him at once with sparkling eyes, but he had no mind to follow up his advantage, for he was dazed. It had left him breathless, amazed, incredulous. He stood for a full minute, his face gone white with the overwhelming wonder of this thing that had happened to him; and then the blunt directness which was part of his inheritance from his father returned to him.

"Well, anyhow, we're to be engaged at last," he said.

"No," she rebuked him, with a sudden flash of mischief; "that was perfectly wicked, and you mustn't do it again."

"But I will," he said, advancing with heightened color.

"You mustn't," she said firmly, and although she did not recede farther from him he stopped. "You mustn't make it hard for us, Bobby," she warned him. "I'm under promise, too; and that's all I can tell you."

"The Governor again," said Bobby. "I suppose by that I'm not to talk to you about marrying, nor you to listen, until I have proved my right and ability to take care of you and your fortune and mine. Is that it?"

She smiled inscrutably.

"What brings you at this unearthly hour?" she asked by way of evasion. "Some business pretext, I'll be bound."

"Of course it is," he assured her. "This morning you are strictly in the rôle of my trustee. I want you to look at some property."

"But I have an appointment with my dressmaker."

"The dressmaker must wait."

"What a warning!" she laughed. "If you would order a mere—a mere acquaintance around so peremptorily, what would you do if you were married?"

"I'd be the boss," announced Bobby with calm confidence.

"Indeed?" she mocked, and started into the library. "You'd ask permission first, wouldn't you?"

"Where are you going?" he queried in return, and grinned.

"To telephone my dressmaker," she admitted, smiling, and realizing, too, that it was not all banter.

"I told you to, remember," asserted Bobby, with a strange new sense of masterfulness which would not down.

When she came down again, dressed for the trip, he was still in that dazed elation, and it lasted through their brisk ride to the far outskirts of the city, where, at the side of a watery marsh that extended for nearly a mile along the roadway, he halted.

"This is it," waving his hand across the dismal waste.

"It!" she repeated. "What?"

"The property that it was suggested I buy."

"No wonder your father thought it necessary to appoint a trustee," was her first comment. "Why, Bobby, what on earth could you do with it? It's too large for a frog farm and too small for a summer resort," and once more she turned incredulous eyes upon the "property."

Dark, oily water covered the entire expanse, and through it emerged, here and there, clumps of dank vegetation, from the nature and dispersement of which one could judge that the water varied from one to three feet in depth. Higher ground surrounded it on all sides, and the urgent needs of suburban growth had scattered a few small, cheap cottages, here and there, upon the hills.

"It doesn't seem very attractive until you consider those houses," Bobby confessed. "You must remember that the city hasn't room to grow, and must take note that it is trying to spread in this direction. Wouldn't a fellow be doing a rather public-spirited thing, and one in which he might take quite a bit of satisfaction, if he drained that swamp, filled it, laid out streets and turned the whole stretch into a cluster of homes in place of a breeding-place for fevers?"

"You talk just like a civic improvement society," she said, laughing.

"We did have a chap lecturing on that down at the club a few nights ago," he admitted, "and maybe I have picked up a bit of the talk. But wouldn't it be a good thing, anyhow?"

"Oh, I quite approve of it, now that I see your plan," she agreed; "but could it be made to pay?"

"Well," he returned with a grave assumption of that businesslike air he had recently been trying to copy down at the Traders' Club, "there are a hundred and twenty acres in the tract. I can buy it for two hundred dollars an acre, and sell each acre, in building lots, for full six thousand. It seems to me that this is enough margin to carry out the needed improvements and make the marketing of it worth while. What do you think of it?"

They both gazed out over that desolate expanse and tried to picture it dotted with comfortable cottages, set down in grassy lawns that bordered on white, clean streets, and the idea of the transformation was an attractive one.

"It looks to me like a perfectly splendid idea," Agnes admitted. "I wonder what your father would have thought of it."

"Well," confessed Bobby a trifle reluctantly, "this very proposition was presented to him several times, I believe, but he always declined to go into it."

"Then," decided Agnes, so quickly and emphatically that it startled him, "Don't touch it."

"Oh, but you see," he reminded her, "the Governor couldn't go into everything that was offered him, and to this plan he never urged any objection but that he had too many irons in the fire."

"I wouldn't touch it," declared Agnes, and that was her final word in the matter, despite all his arguments. If John Burnit had declined to go into it, no matter for what reason, the plan was not worth considering.

III

STILL undecided, but carrying seriously the thought that he must overlook no opportunity if he was to prove himself the successful man that his father had so ardently wished him to become, Bobby dropped into the Idlers' Club for lunch, where Nick Allstyne and Payne Winthrop hailed him as one returned from the dead.

"Just the chap," declared Nick. "Stan Rogers has written me that I'm to scrape the regular crowd together and come up to his new lodge for a hunt. Stag affair, you know. Real sport and no pink-coat pretense."

"Sorry, Nick," said Bobby, pluming himself a trifle upon his steadfastness to duty, "but I know what Stan's stag affairs are like. It would mean two weeks at least, and I could not spare that much time from the city."

"Business again!" groaned Payne in mock dismay. "This grasping greed for gain is blighting the most promising young men of our avaricious country. Why, it's positively shameful, Bobby, when your father must have left you over three million."

"Two hundred and fifty thousand, so far as I'm allowed to inquire just now," corrected Bobby; "and I'm ordered to go into business with that and prove that I'm not such a blithering idiot that I can't be trusted with the rest of it, whatever there is."

"But I thought you'd had your trial by fire and pulled out of it," interposed Nick. "I heard that you had sold your interests or something, and when I saw a new sign over the store I knew that it was true. Sensible thing, I call it."

"Sensible!" winced Bobby. "You're allowing me a mighty pleasant way out of it, but the fact of the matter is that I lost in such a stinging way I'm bound to get back into the game and do nothing else until I win," and he explained how Silas Trimmer had performed upon him a neat and delicate operation in commercial surgery.

They were properly sympathetic; not that they cared much about business, but if Bobby had entered any game whatsoever in which he had been soundly beaten, they could quite understand his desire to stay in that game until he could show points on the right side.

"Nevertheless," Nick urged, "you ought to take a little breathing spell in between."

All through lunch, and through the game of billiards which followed, they strove to make him see the error of his ways, but Bobby was obdurate, and at last they gave him up as a bad job, with the grave prediction that later he would find himself nothing more nor less than a beast of burden. When he left them Bobby was surprised at himself. For a time he had feared that in his declaration of such close attention to business he might be posing; but he found that to miss a stag hunting party, which heretofore had been one of his keenest delights, weighed upon him not at all; found actually that he would far rather stay in the city to engage in the great game of finance which was unfolding before him! He came upon this surprising discovery while he was on his way across to a side street, where, on the fourth floor of a store and warehouse building, he let himself in at a wide door with a latchkey and entered the gymnasium of Biff Bates. That gentleman, in trunks, sweater and sandals, was padding all alone around and around the edge of the hall at a steady jog, which, after twenty solid minutes, had left no effect whatever upon his respiration.

"Getting fat as a butcher again," he announced as he trotted steadily around to Bobby, suddenly stopping short with an expansive grin across his wide face and a handshake that it took an athlete to withstand. "Got to cut it down or it'll put me on the blink. What's the best thing you know, chum?"

"How does this hit you?" asked Bobby, taking from his pocket the check Johnson had given him that morning.

Mr. Bates looked at it with his hands behind him.

"Pleased to make your acquaintance," he said to the slip of paper, nodding profoundly.

"Oh, everybody's friendly to these," said Bobby, indorsing the check. "It is for the new gymnasium," he explained. "Now, partner, turn loose and monopolize the physical training business of this city."

"Partner!" scorned Mr. Bates. "Look here, old pal, there's only one way I'll take this big ticket, and that is that you'll drag down your split of the profits."

"But don't I on this place?" protested Bobby.

"Nit!" retorted Mr. Bates with infinite scorn. "You put them right back into the business, but that don't go any more. If we start this big joint it's got to be partners right, see? Or else take back this wealthy handwriting. I don't guess I want it, anyhow. From past performances you need all the money in the world, and ten thousand simoleons will put a crimp in any wad."

"No," laughed Bobby; "you're saving it for me when you take it. I've just read a very nice note, left for me by the Governor, that I'd be a fool and lose anyhow."

Mr Bates grinned.

"You will, all right, all right, if you're going into business," he admitted, and stuffed the check in the upturned cuff of his sweater. "After these profit-and-loss artists get your goat on all the starts your old man left you, maybe I'll have to put up the eats and sleeps for you anyhow; huh?" and Mr. Bates laughed with keen enjoyment of this delicately-expressed idea. "How are you going to divorce yourself from the rest of it, Bobby?"

"I'm not quite sure," said Bobby. "You know that big stretch of swamp land, out on the Millberg Road?"

"Where Paddy Dolan fell in and died from drinkin' too much water? Sure I do."

"Well, it has been suggested to me that I buy it, drain it, fill it, put in paved streets, cut it up into building lots and sell it."

"And build it full of these pale yellow shacks that the honest working slob buys with seventeen years of his wages, and then loses the shack?" Biff incredulously wanted to know.

"You guessed wrong, Biff," laughed Bobby. "Just selling the lots will be enough for me. What do you think of it?"

"I don't know," said Mr. Bates thoughtfully. "I know they frame up such stunts and boost 'em strong in the papers, and if any of these real-estate sharps is working just for their healths they've been stung from all I've seen of 'em. But the main point is, who's the guy that's tryin' to lead you to it?"

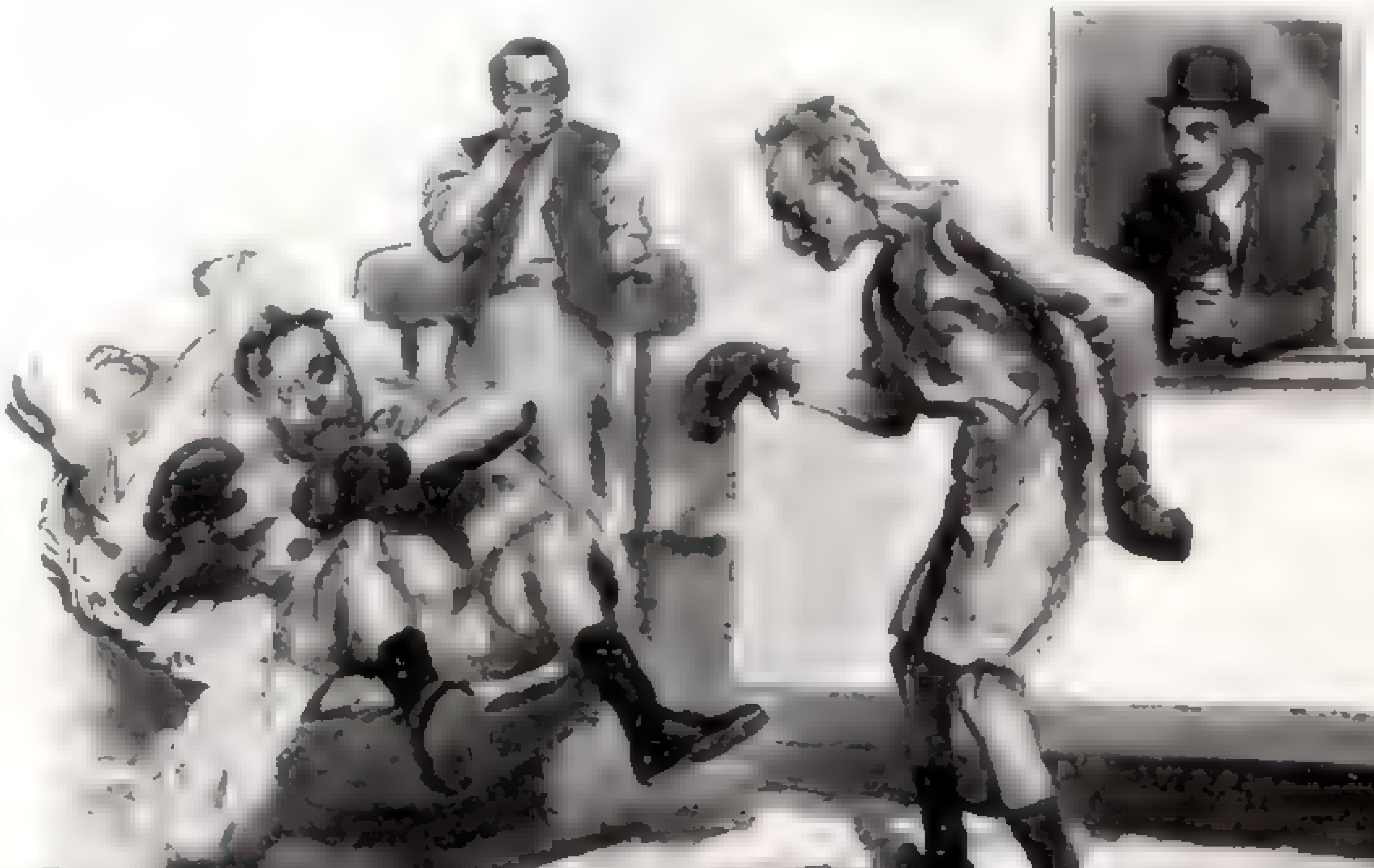
"Oh, that part's all right," replied Bobby with perfect assurance. "The man who wants me to finance this, and who has already bought some of the land, was one of my father's right-hand men for nearly thirty years."

"Then that's all right," agreed Mr. Bates. "But say!" he suddenly exclaimed as a new thought struck him; "it's a wonder this right-mitt mut of your father's didn't make the old man fall for it long ago, if it's such a hot muffin."

"He did try it," confessed Bobby with hesitation for the second time that day; "but the Governor always complained that he had too many other irons in the fire."

"He did, *did* he?" Mr. Bates wanted to know, fixing accusing eyes on Bobby. "Then don't be the fall guy for any other touting. Your old man knew this business dope from Sheepshead Bay to Oakland. You take it from me that this tip ain't the one best bet."

Bobby left the gymnasium with a certain degree of dissatisfaction, not only with Mr. Applerod's scheme but with the fact that wherever he went his father's business wisdom was thrown into his teeth. That evening, drawn to the atmosphere into which events had plunged him, he dined at the Traders' Club. As he passed one of the tables Silas Trimmer leered up at him with the smile which, describing an almost perfect circle from nose to chin, a circle which was



And Landed with a Grunt in a Huge Basket of Soiled Bath-Towels bisected by a row of yellow teeth and hooded with a bristle of stubby mustache, had always aggravated him almost past endurance. To-night it made him approach his dinner with vexation, and failing to find the man he had sought he finished hastily. As he went out, Silas Trimmer, though looking straight in his direction, did not seem to be at all aware of Bobby's approach. He was deep in a business discussion with his priggish son-in-law.

"It's a great opportunity," he was loudly insisting. "If I can secure that land I'll drain and improve it and cut it up into building lots. This city is ripe for a suburban boom."

That settled it with Bobby. No matter what arguments there might be to the contrary, if Silas Trimmer had his eye on that piece of property, Bobby wanted it.

IV

APPLEROD, though eagerness brought him early, had no sooner entered the study next morning than Bobby, who was already dressed for business and who had his machine standing outside the door, met him briskly.

"Keep your hat on, Applerod," he ordered. "We'll go right around and buy the rest of that property at once."

"I thought those figures I left last night would convince you," beamed Mr. Applerod.

There is no describing the delight and pride with which that highly-gratified gentleman followed the energetic young Mr. Burnit to the curb, nor the dignity with which, a few minutes later, he led the way into the office of one Thorne, real-estate dealer.

"Mr. Thorne, Mr. Robert Burnit," said Mr. Applerod, hastening straight to business. "Mr. Burnit has come around to close the deal for that Westmarsh property."

Mr. Thorne was suavity itself as he shook hands with Mr. Burnit, but the most aching regret was in his tone as he spoke.

"I'm very sorry indeed, Mr. Burnit," he stated; "but that property, which, by the way, seems very much in demand, passed out of my hands yesterday afternoon."

"To whom?" Mr. Applerod excitedly wanted to know. "I think you might have let us have time to turn around, Thorne. I spoke about it to you yesterday morning, you know, and said that I felt quite hopeful Mr. Burnit would buy it."

"I know," said Mr. Thorne, politely but coldly; "and I told you at the time that I never hold anything in the face of a bona-fide offer."

"But who has it?" Bobby insisted, more eager now to get it, since it had slipped away from him, than ever before.

"The larger portion of it, the ninety-two acres adjoining Mr. Applerod's twenty," Mr. Thorne advised him, "was taken up by Miles, Eddy & Co. The north eight acres are owned by Mr. Silas Trimmer, and I am quite positive, from what Mr. Trimmer told me, not two hours later, that this parcel is not for sale."

Bobby's heart sank. Eight acres of that land had already been gobbled up by Silas Trimmer, and, no doubt, that astute and energetic business gentleman was now after the balance.

"Where is the office of Miles, Eddy & Co.?" Bobby asked, with a crispness that pleased him tremendously as he used it.

"Twenty-six Plum Street," Mr. Thorne advised him.

"Thanks," said Bobby, and whirled out of the door, followed by the disconsolate Applerod.

At the office of Miles, Eddy & Co. better luck awaited them.

Yes, that firm had secured possession of the Westmarsh ninety-two acres. Yes, the property was listed for sale, having been bought strictly for speculative purposes. And its figure? The price was now three hundred dollars per acre.

"I'll take it," said Bobby.

There was positive triumph in his voice as he announced this decision. He would show Silas Trimmer that he was awake at last, that he was not to be beaten in every deal.

"Twenty-seven thousand six hundred dollars," said Bobby, figuring the amount on a pad he picked up from Mr. Eddy's desk. "Very well. Allow me to use your telephone a moment. Mr. Chalmers," directed Bobby, when he had his lawyer on the wire, "kindly get into communication with Miles, Eddy & Co. and look up the title on ninety-two acres of Westmarsh property, which they have for sale. If the title is clear the price is to be three hundred dollars per acre, for which amount you will have a check, payable to your order, within half an hour."

Then to Johnson—biting his pen-handle in Bobby's study and wondering where his principal and Applerod could be at this hour—he telephoned to deliver a check in the amount of twenty-seven thousand six hundred dollars to Mr. Chalmers. Never, since he had been plunged into "business," had Bobby been so elated with himself as when he walked from the office of Miles, Eddy & Co., and, to keep up the good work, as soon as he reached the hall he turned to Applerod with a crisp, ringing voice, which was the product of that elation.

"Now for an engineer," he said.

"Already as good as secured," Mr. Applerod announced, triumphant that every necessity had been anticipated. "Jimmy Platt, son of an old neighbor of mine. Fine, smart boy, and knows all about the Westmarsh proposition. Bless you, I figured on this with him every vacation during his schooling!"

An hour later, Bobby, Mr. Applerod and the secretly jubilant Jimmy Platt had sped out Westmarsh way, and were inspecting the hundred and twelve acres of swamp which the new firm of Burnit and Applerod held between them.

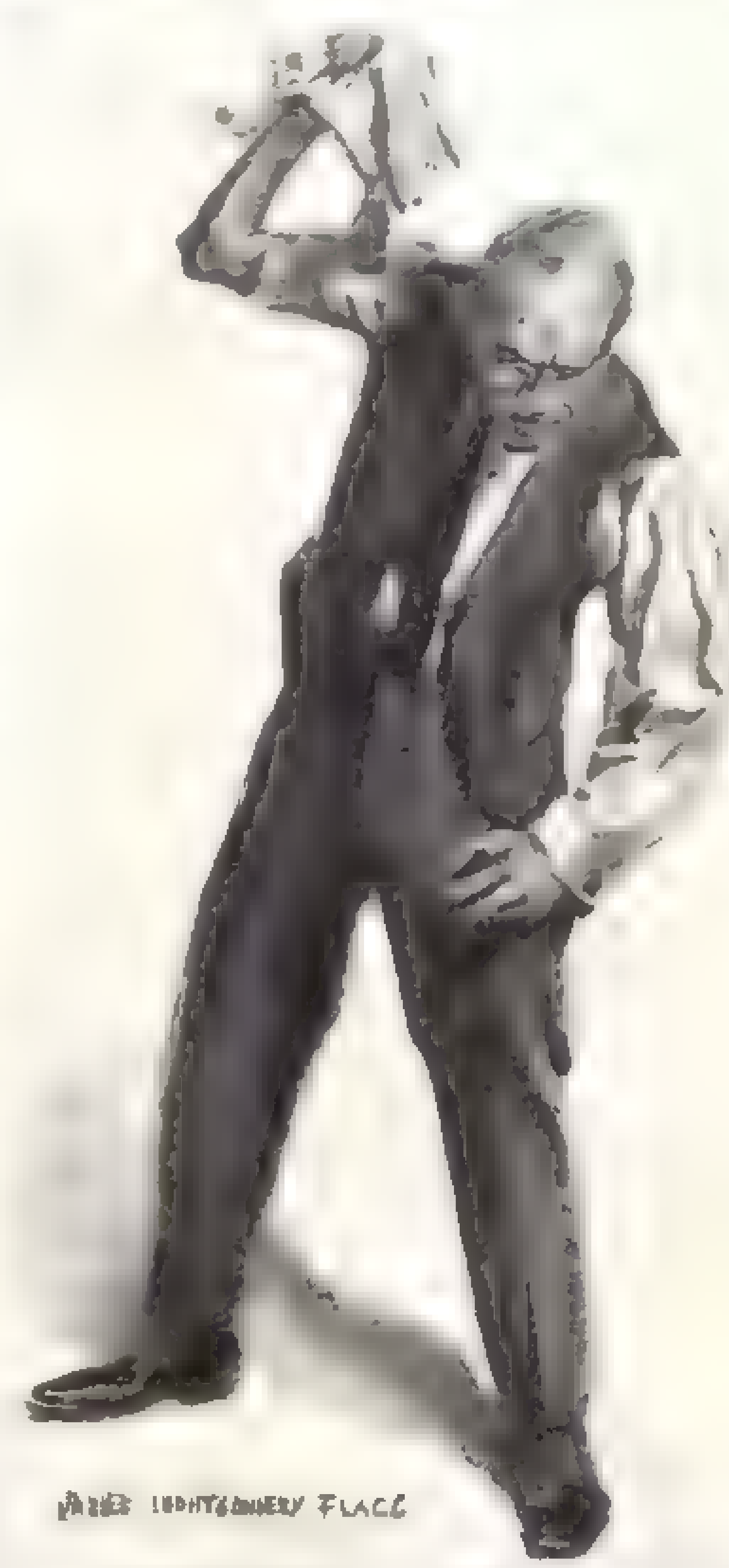
"It's a fine job," said the young engineer, coveting anew the tremendous task as he bent upon it an admiring professional eye. "This time next year you won't recognize the place. It's a noble thing, Mr. Burnit, to turn an utterly useless stretch of swamp like this into habitable land. Have you secured the entire tract?"

"Unfortunately, no," Bobby confessed with a frown. "The extreme north eight acres are owned by another party."

"And when you drain your property," mused Jimmy, smiling, "you will drain his."

"Not if I can help it," declared Bobby emphatically.

"You must come to some arrangement before you begin," warned the engineer with the severe professional authority common to the quite young. Already, however, he was trying to grow regulation engineer's whiskers; also he immediately planned to get married upon the proceeds of this big job, which, after years of chimerical dreaming, had become too real, almost, to be believed. "Perhaps you could get the owner to stand his proportionate share of the expense of drainage."



"I Weigh a Hundred and Thirty-seven, but I Can Lick You the Best Day You Ever Lived"

Bobby smiled at the suggestion but made no other answer. He knew Silas Trimmer, or thought that he did, and the idea of Silas bearing a portion of a huge expense like this, when he could not be forced to shoulder it, struck him as distinctly humorous.

That night, at the Traders' Club, he was surprised when Mr. Trimmer walked over to his table and dropped his pudgy trunk and his lean limbs into a chair beside him. His yellow countenance was creased with ingratiating wrinkles and the smile behind his immovable mustache became of perfectly flawless circumference as his muddy black eyes peered at Bobby through thick spectacles. It seemed to Bobby that there was malice in the wrinkles about those eyes, but the address of Mr. Trimmer was most conciliatory.

"I have a fuss to pick with you, young man," he said with clumsy joviality. "You beat me upon the purchase of that Westmarsh property. Very shrewd, indeed, Mr. Burnit; very like your father. I suppose that now, if I wanted to buy it from you, I'd have to pay you a pretty advance." And he rubbed his hands as if to invite the opening of negotiations.

"It is not for sale," said Bobby, stiffening; "but I might consider a proposition to buy your eight acres." He offered this suggestion with reluctance, for he had no mind to enter transactions of any sort with Silas Trimmer. Still, he recalled to himself with a sudden yielding to duty, business is business, and his father would probably have waved all personal considerations aside at such a point.

"Mine is for sale," offered Silas, a trifle too eagerly, Bobby thought.

"How much?" he asked.

"A thousand dollars an acre."

"I won't pay it," said Bobby.

"Well," replied Mr. Trimmer with a deepening of that circular smile which Bobby now felt sure was maliciously sarcastic, "by the time it is drained it will be worth that to any purchaser."

"Suppose we drain it," suggested Bobby, holding both his temper and his business object remarkably well in hand. "Will you stand your share of the cost?"

"It strikes me as an entirely unnecessary expense at present," said Silas, and smiled again.

"Then it won't be drained," snapped Bobby.

Later in the evening he caught Silas laughing at him, his shoulders heaving and every yellow fang protruding. The next morning, keeping earlier hours than ever before in his life, Bobby was waiting outside Jimmy Platt's door when that gentleman came to work.

"The first thing you do," he directed, still with a memory of that aggravating laugh, "I want you to build a cement wall straight across the north end of my Westmarsh property."

Mr. Platt smiled and shook his head.

"Evidently you cannot buy that north eight acres, and don't intend to drain it," he commented, stroking sagely the sparse beginning of those slow professional whiskers. "It's your affair, of course, Mr Burnit, but I am quite sure that spitework in engineering cannot be made to pay."

"Nevertheless," said Bobby, "we'll build that wall."

The previous afternoon Jimmy Platt had made a scale drawing of the property from city surveys, and now the two went over it carefully, discussing it in various phases for fully an hour, proving estimates of cost and general feasibility. At the conclusion of that time Bobby, well pleased with his own practical manner of looking into things, telephoned to Johnson and asked for Applerod. Mr. Applerod had not yet arrived.

"Very well," said Bobby, "when he comes have him step out and secure suitable offices for us," and this detail dispatched he went out with his engineer to make a circuit of the property and study its drainage possibilities

From profiles that Platt had made they found the swamp at its upper point to be much lower than the level of the river, which ran beyond low hills nearly a mile away; but the river made a detour, including a considerable fall, coming back again to within a scant half-mile of the southern end of the tract, where it was much lower than the marsh. Between marsh and river at the south was an immense hill, too steep and rugged for any practical purpose, and this they scaled. The west end of the city lay before them, crowding close to the river bank, and already its tentacles were creeping around and over the hills and on past the Westmarsh tract. Young Platt looked from river to swamp, his eyes glowing over the possibilities that lay before them.

"Mr. Burnit," he announced, after a gravity of thought which he strove his best to make take the place of experience, "you ought to be able to buy this hill very cheaply. Just through here we'll construct our drainage channel, and at the same time fill your marsh. It is one of the neatest opportunities I have ever seen, and I want to congratulate you upon your shrewdness in having picked out such a splendid investment."

This, Bobby felt, was praise from Cæsar, and he was correspondingly elated.

V

BOBBY did not return to the study until in the afternoon. He found Johnson livid with abhorrence of Applerod's gaudy metamorphosis. That gentleman wore a black frock coat, pin-striped light trousers, shining new shoes, sported a gold-headed cane, and on the table was the glistening new silk hat which had reposed upon his snow-white curls. His pink face was beaming as he arose to greet his partner.

"Mr. Burnit," said he, shaking hands with almost trembling gravity and importance, "this day is the apex of my life.

"I hope that it may prove fortunate for both of us," replied Bobby, repressing his smile at the acquisition of the "make-up" which Applerod had for years aspired to wear legitimately.

Johnson, humped over the desk that had once been Bobby's father's, snorted and looked up at the stern portrait of old John Burnit; then he drew from the index file

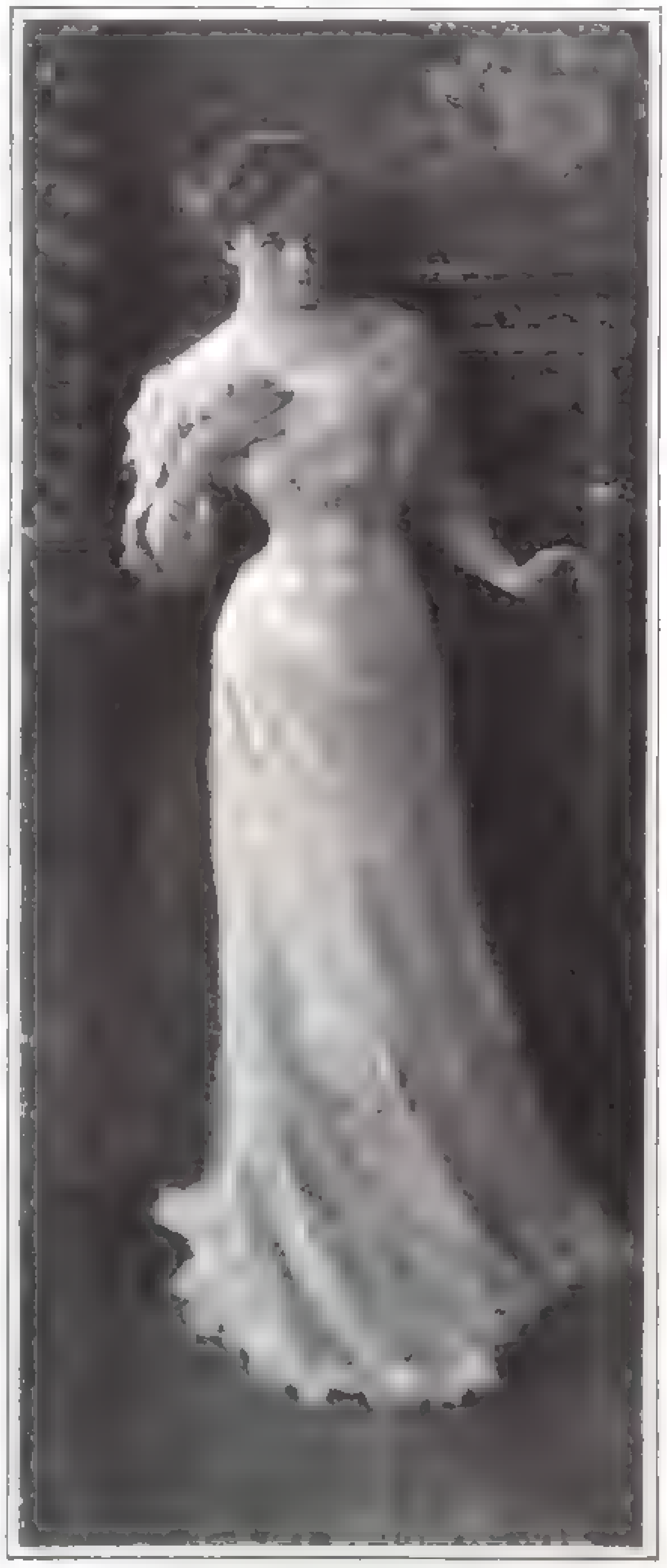
(Continued on Page 25)

THE FIRING LINE

By Robert W. Chambers

AUTHOR OF THE FIGHTING CHANCE

ILLUSTRATED BY WILL F FOSTER



"I am Trying to Think of You—Because You Love Me——"

CHAPTER IX

THEY went together in a double chair, spinning noiselessly over the shell road which wound through oleander and hibiscus hedges. Great orange and sulphur tinted butterflies kept pace with them as they traveled swiftly southward; the long, slim shadows of palms gridironed the sunny road, for the sun was in the west, and already a bird here and there had ventured on a note or two as prelude to the evening song, and over the ocean wild ducks were rising in clouds, swinging and drifting and settling again as though in short rehearsal for their sunset flight.

"Your hostess is Mrs. Tom O'Hara," said the girl; "when you have enough of it look at me and I'll understand. And if you try to hide in a corner with some soulful girl *I'll* look at *you*—if it bores me too much. So don't sit still with an infatuated smile, as Cecile does, when she sees that I wish to make my adieus"

"I'm so likely to," he said, "when escape means that I'll have you to myself again."

There was a trifle more significance in the unconsidered speech than he had intended. The girl looked absently straight in front of her; he sat motionless, uncomfortable at his own words, but too wise to attempt to modify them by more words.

Other chairs passed them now along the road—there were nods of recognition, gay salutes, an intimate word or two as the light-wheeled vehicles flashed past; and in a moment more the tall gate posts and iron grille of Mrs Tom O'Hara's villa, Tsana Lahni, glimmered under an avenue of superb royal palms.

The avenue was crowded with slender-wheeled, basket-bodied chairs gay with the plumage of pretty women: the scene on the lawns beyond was charming where an orange and white pavilion was pitched against the intense green of the foliage, and the pelouse was all dotted and streaked with the vivid colors of sunshades and gowns.

"Ulysses among the sirens," she whispered as they made their way toward their hostess, exchanging recognition with people everywhere in the throngs. "Here they are all of them—and there's Miss Suydam, *too* unconscious of us. How hath the House of Hamil fallen!——"

"If you talk that way I won't leave you for one second while we're here!" he said under his breath.

"Nonsense; it only hurts me, not my pride. And half a cup of unforbidden tea will drown the memory of that insolence——"

She bent forward with smiling composure to shake hands with Mrs. Tom O'Hara, a tall, olive-tinted, black-haired beauty; presented Hamil to his hostess, and left him planted, to exchange impulsive amenities with little Mrs Ascott

Mrs Tom O'Hara, a delicate, living Gainsborough in black and white, was probably the handsomest woman in the South. She dressed with that perfection of simplicity which only a few can afford; she wore only a single jewel at a time, but the gem was always matchless.

Warm-hearted, generous and restless, she loved the character of Lady Bountiful; and, naively convinced of her own unassailable supremacy, played very picturesquely the rôle of graciousness and patronage to the tenants of her great estates and of her social and intellectual world alike. Hence, although she went where many of her less fashionable guests might not have been asked to go, she herself paid self-confident homage to intellect as she understood it, and in her own house her *entourage* was as mixed as her notions of a "salon" permitted.

She was gracious to Hamil on account of his aunt, his profession and himself. Also her instinct was to be nice to everybody. As hostess she had but a moment to accord him, but during that moment she contrived to speak reassuringly of the Suydam genealogy, the art of landscape architecture, and impart a little special knowledge from her inexhaustible reserve, informing him that the name of her villa, Tsa-na Lah-ni, was Seminole, and meant "Yellow Butterfly." And then she passed him sweetly along into a crush of bright-eyed young things who attempted to pour tea into him and be agreeable in various artless ways; and, presently, he found himself in a back-water where fashion and intellect were conscientiously trying to mix.

Close to him, a girl spoke of the "purple perfume of petunias," and a man used the phrases, "body politic" and "the gayety of nations."

So he knew he was among the elect, redundant and truly precious. A chinless young man turned to him and said:

"There is nobody to-day who writes as Bernard Haw writes"

"Does anybody want to?" asked Hamil pleasantly.

"You mean that this is an age of trumpery romance?" demanded a heavy gentleman in dull disdain. "William Dean has erased all romance from modern life with one smear of his honest thumb!"

"The honest thumb that persistently and patiently rubs the scales from sapphire and golden wings, in order to be certain that the vination of the ornithoptera is still underneath, is not the digit of inspiration," suggested Hamil.

The disciple turned a dull brick-color; but he betrayed neither his master nor himself

"What," he asked heavily, "is an ornithoptera?"

A very thin author, who had been twisting himself into a number of shapes and listening, thrust his neck forward into the arena and considered Hamil with the pale grimace of challenge.

"Henry Haynes?" he inquired—"your appreciation in one phrase, Mr. Hamil."

"In a Henry Haynes phrase?". asked Hamil good-humoredly.

"The same old calumny?" said the thin author, writhing almost off his chair.

"I'm afraid so; and the remedy a daily dose of verbifuge—until he gets back to the suffocated fount of inspiration. I am very sorry if I seem to differ from everybody, but everybody seems to differ fromme, so I can't help it."

A Swami, unctuous and fat, and furious at the lack of feminine attention, said something suavely outrageous about modern women. He was immediately surrounded by several mature examples who adored to be safely smitten by the gelatinous and esoteric.

A little, flabby, featureless, but very fashionable, portrait painter muttered to Hamil: "Orient and Occident! the molluskular and the muscular. Mr. Hamil, do you realize *what* the Occident is?"

"Geographically?" inquired Hamil wearily.

"No, symbolically. It is that!" explained the painter, doubling his meagre biceps and punching at the infinite with a flattened thumb. "That," he repeated, "is America. Do you comprehend?"

The wan young girl who had spoken of the purple perfume of petunias said that *she* understood. It may be that she did; she reviewed literature for the Tribune.

Harried and restless, Hamil looked for Shiela and saw Portlaw, very hot and uncomfortable in his best raiment, shooting his cuffs and looking dully about for some avenue of escape; and Hamil, exasperated with purple perfumes and thumbs, meanly snared him and left him to confront a rather ample and demonstrative young girl who believed that all human thought was precious—even sinful thought—of which she knew as much as a newly-hatched caterpillar. However, Portlaw was able to enlighten her, if he cared to.

Again and again Hamil, wandering in circles, looked across the wilderness of women's hats at Shiela Cardross, but a dozen men surrounded her, and among them he noticed the graceful figure of Malcourt directly in front of her, blocking any signal he might have given.

Somebody was saying something about Mrs. Ascott. He recollected that he hadn't met her, so he found somebody to present him.

"And you are the man?" exclaimed Mrs. Ascott softly, considering him with her head on one side. "Shiela Cardross wrote to me in New York about you, but I've wanted to inspect you for my own information."

"Are you doing it now?" he asked, amused.

"It's done! Do you imagine you are complex? I've heard various tales about you from three sources, to-day: from an old friend, Louis Malcourt; from another, Virginia Suydam; and steadily during the last month—including to-day—from Shiela Cardross. But I couldn't find a true verdict until the accused appeared personally before me. Tell me, Mr. Hamil, do you plead guilty to being as amiable as the somewhat contradictory evidence indicates?"

"Parole me in custody of this court and let me convince your Honor," said Hamil, looking into the captivatingly cool and humorous face upturned to his.

Mrs. Ascott was small and finely moulded; something of the miniature *grande dame* in porcelain. The poise of her head, the lifted chin, every detail in the polished and delicately-tinted surface reflected cool experience of the world and of men. Yet the eyes were young, and there was no hardness in them, and the mouth seemed curiously unfashioned for worldly badinage—a very wistful, full-lipped mouth that must have been disciplined in some sad school to lose its cheerfulness in repose.

"I am wondering," she said, "why Mr. Portlaw does not come and talk to me. We are neighbors in the country, you know; I live at Pride's Fall. I don't think it's particularly civil of him to avoid me."

"I can't imagine anybody, including Portlaw, avoiding you," he said.

"We were such good friends—I don't know—he behaved very badly to me last autumn."

They chatted together for a moment or two in the same inconsequential vein; then, other people being presented, she nodded an amiable dismissal; and, as he stepped aside, held out her hand.

"There are a lot of things I'd like to ask you some day; one is about a park for me at Pride's Fall—oh, the tiniest sort of a park, only it should be quite formal in all its miniature details. Will you let Shiela bring you for a little conference? *Soon!*"

He promised and took his leave, elated at the chances of a new commission, hunting through the constantly arriving and departing throngs for Shiela. And presently he encountered his aunt.

"You certainly do neglect me," she said with her engaging and care-free laugh. "Where *have* you been for a week?"

"In the flat-woods. And, by the way, don't worry about any snakes. Virginia said you were anxious."

"Nonsense," said his aunt, amused. "Virginia is trying to plague you! I said nothing about snakes to her."

"Didn't you say there were snakes in my district?"

"No. I *did* say there were *girls* in your district, but it didn't worry me."

His face was so serious that the smile died out on her own

"Why, Garret," she said, "surely you are not offended, are you?"

"Not with you. Virginia has apparently taken her cue from that unspeakable Mrs. Van Dieman, and is acting like the deuce toward Shiela Cardross. Couldn't you find an opportunity to discourage that sort of behavior? It's astonishingly underbred."

His aunt's eyelids flickered as she regarded him.

"Come to see me to-night and explain a little more fully what Virginia has done, dear. Colonel Vetchen is hunting for me and I'm going to let him find me now. Why don't you come back with us if you are not looking for anybody in particular."

"I'm looking for Shiela Cardross," he said.

"Oh, she's over there on the terrace holding her fascinating court—with Louis Malcourt at her heels as usual."

"I didn't know that Malcourt was usually at her heels," he said almost irritably. It was the second time he had heard that comment, and he found it unaccountably distasteful.

His aunt looked up, smiling.

"Can't we dine together, Garry?"

"Yes."

"Thank you, dear"—faintly ironical. "So now if you'll go I'll reveal myself to Gussie Vetchen. Stand aside, my condescending friend."

He said, smiling: "You're the prettiest revelation here. I'll be at the hotel at eight."

And with that they parted, just as the happy little Vetchen, catching sight of them, came bustling up with all the fuss and demonstration of a long-lost terrier.

A few minutes later Hamil found Shiela Cardross surrounded by her inevitable *entourage*—a jolly, animated circle hemming her in, with Malcourt at her left and Van Tassel Cuyp on her right; and he halted on the circle's edge to look, and listen, glancing askance at Malcourt with a curiosity unaccustomed.

That young man, with his well-made, graceful figure, his dark hair and vivid tints, had never particularly impressed Hamil. He had accepted him at his face value, lacking the interest to appraise him; and the acquaintance had always been as casual and agreeable as mutual good-humor permitted. But now Malcourt, as a type, attracted his attention; and for a moment he contrasted this rather florid example with the specimens of young men around him. Then he looked at Shiela Cardross. Her delicately noble head was bent a trifle as she listened with the other to Malcourt's fluent humor; and it remained so, though at moments she lifted her eyes in that straight, questioning gaze which left the brows level.

And now she was replying to Malcourt; and Hamil watched her and listened to her with newer interest, noting the poise, the subtle reserve under the gayest provocation of badinage—the melody of her rare laughter, the unaffected sweetness of her voice, and its satisfying sincerity — satisfying as the clear regard from her lifted eyes.

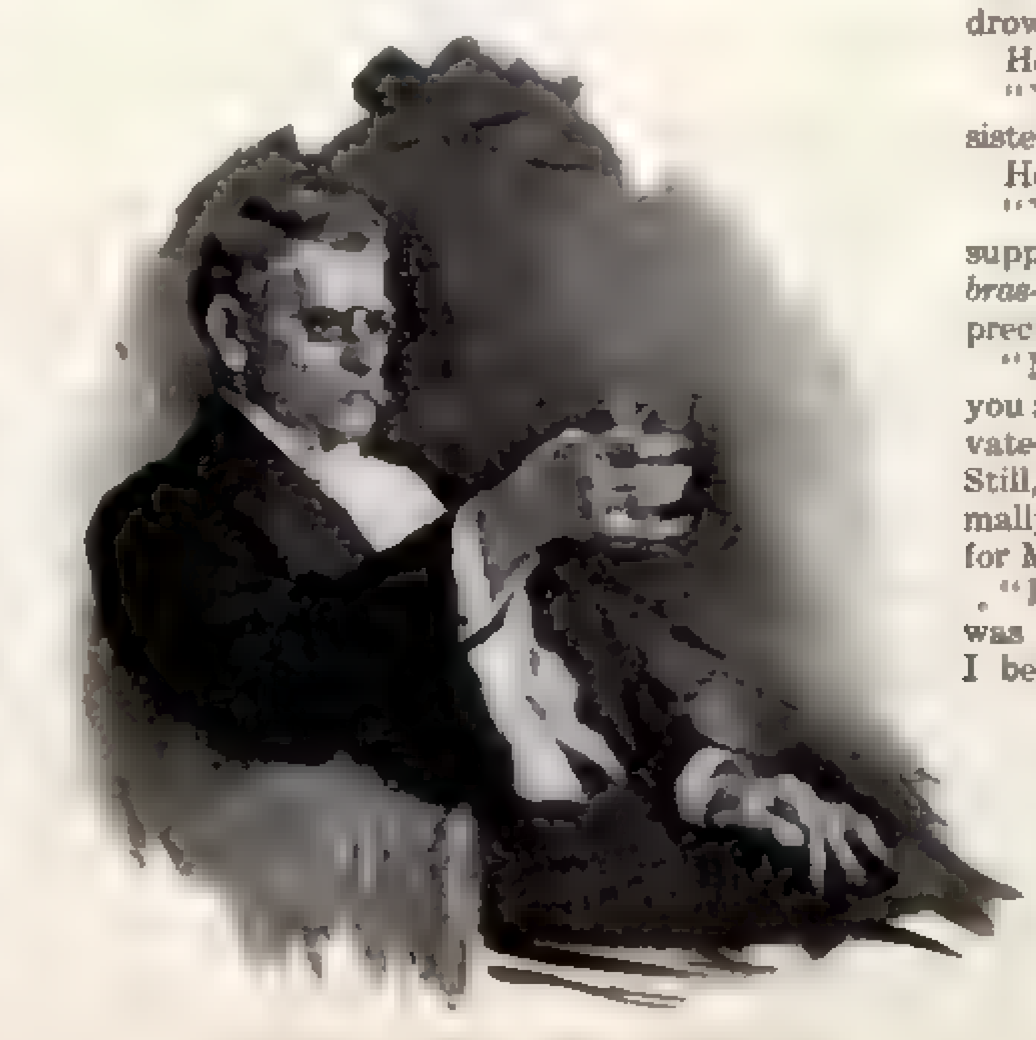
Small wonder men were attracted; Hamil could understand what drew them—the instinctive recognition of a fibre finer and a metal purer than was often found under the surface of such loveliness.

And now, as he watched her, the merriment broke out again around her, and she laughed, lifting her face to his in all its youthfully bewildering beauty—and saw him standing near her for the first time.

Without apparent reason a dull color rose to his face; and, as though answering fire with fire, her fainter signal in response tinted lip and cheek.

It was scarcely the signal agreed upon for their departure; and for a moment longer, amid the laughing tumult, she sat looking at him as though confused. Malcourt bent forward saying something to her, but she rose while he was speaking, as though she had not heard him, and Hamil walked through the circle to where she stood. A number of very young men looked around at him with hostile eyes; Malcourt's brows lifted a trifle; then he shot an ironical glance at Shiela and, as the circle disintegrated, sauntered up, bland, debonair, to accept his congé.

His bow, a shade exaggerated, and the narrowed mocking of his eyes escaped her; and even what he said made no impression as she stood, brightly inattentive, looking across the little throng at Hamil. And Malcourt's smile became flickering and uncertain when she left the terrace with Hamil, moving very slowly side by side across the lawn.



"What Else is There—Until I Snuff Out!"

"Such lots of pretty women," commented Shiela. "Have you been passably amused?"

"Passably," he replied in a slightly sullen tone.

"Oh, only passably? I rather hoped that unawakened heart of yours might be aroused to-day."

"It has been."

"*Not* Mrs. Ascott!" she exclaimed, halting.

"Not Mrs. Ascott."

"Mrs. Tom O'Hara! Is it? Every man promptly goes to smash when Mrs. Tom looks sideways."

"Oh, Lord!" he said with a shrug.

"That is not nice of you, Mr. Hamil. If it is not with her you have fallen in love there is a more civil way of denying it."

"Did you take what I said seriously?" he asked—"about falling in love?"

"Were you not serious?"

"I could be if you were," he said in a tone which slightly startled her. She looked up at him questioningly; he said:

"I've had a stupid time without you. The little I've seen of you has spoiled other women for me. And I've just found it out. Do you mind my saying so?"

"Are you not a little overemphatic in your loyalty to me? I like it, but not at the expense of others, please."

"Would You Give Your Luck the Double Cross?"

They moved on together, slowly and in step. His head was bent, face sullen and uncomfortably flushed. Again she felt the curiously unaccountable glow in her own cheeks responding in pink fire once more; and, annoyed and confused, she halted and looked up at him with that frank confidence characteristic of her.

"Something has gone wrong," she said. "Tell me."

"I will. I'm telling myself now." She laughed, stole a glance at him, then her face fell.

"I certainly don't know what you mean, and I'm not very sure that you know."

She was right; he did not yet know. Strange, swift pulses were beating in temple and throat; strange tumults and confusion were threatening his common-sense, paralyzing will-power. A slow, resistless intoxication had enveloped him, through which instinctively persisted one warning ray of reason. In the light of that single ray he strove to think clearly. They walked to the pavilion together, he silent, sombre-eyed, taking a mechanical leave of his hostess, fulfilling conventions while scarcely aware of the routine or of the people around him; she composed, sweet, conventionally faultless—and a trifle pale as they turned away together across the lawn.

When they took their places side by side in the chair she was saying something perfunctory concerning the fête and Mrs. Ascott. And as he offered no comment: "Don't you think her very charming and sincere. . . . Are you listening to me, Mr. Hamil?"

"Yes," he said. "Every one was jolly. Yes, indeed."

"And—the girl who adores the purple perfume of petunias?" she asked mischievously. "*I* think that same purple perfume has made you drowsy, my uncivil friend."

He turned. "Oh, you heard *that?*"

"Yes; I thought it best to keep a sisterly eye on you."

He forced a smile.

"You were very much amused, I suppose—to see me sitting *bras-dessus-bras-dessous* with the high-browed and precious."

"Not amused; no. I was worried; you appeared to be so hopelessly captivated by her of the purple perfumery. Still, knowing you to be a man normally innocent of sentiment, I hoped for Mrs. Ascott and the best."

"Did I once tell you that there was no sentiment in me, Calypso? I believe I did."

"You certainly did, brother," she replied with cheerful satisfaction.

"Well, I——"

"—And," she interrupted calmly, "I believed you. I am particularly happy now in believing you." A pause—and she glanced at him. "In fact, speaking seriously, it is the nicest thing about you—the most attractive to me, I think." She looked sideways at him. "Because, there is no more sentiment in me than there is in you. . . . Which is, of course, very agreeable—to us both."

He said nothing more; the chair sped on homeward. Above them the sky was salmon-color; many patches of late sunlight burned red on the tree trunks; over the lagoon against the slowly kindling west clouds of wild-fowl whirled, swung and spread out into endless lengthening streaks like drifting bands of smoke.

From time to time the girl cast a furtive glance toward him; but he was looking straight ahead with a darkly-set face; and an ache, dull, scarcely perceptible, grew in her heart as they flew on along the glimmering road.

"Of what are you thinking, brother?" she asked persuasively.

"Of something I am going to do as soon as I reach home; I mean *your* home."

"I wish it were yours, too," she said, smiling frankly; "you are such a safe, sound, satisfactory substitute for another brother." . . . And, as he made no response: "What is this thing which you are going to do when you reach home?"

"I am going to ask your mother a question."

In quiet she turned toward him, but his face was doggedly set forward as the chair circled through the gates and swept up to the terrace.

He sprang out; and as he aided her to descend she felt his hand trembling under hers. A blind thrill of premonition halted her; then she bit her lip, turned, and mounted the steps with him. At the door he stood aside for her to pass; but again she paused and turned to Hamil, irresolute, confused, not even daring to analyze what sheer instinct was clamoring; what intuition was reading even now in his face, what her ears divined in his unsteady voice uttering some commonplace to thank her for the day spent with him.

"What is it that you are going to say to my mother?" she asked again.

And at the same instant she knew from his eyes—gazing into them in dread and dismay.

"Don't!" she said breathlessly; "I cannot let——" The mounting wave of color swept her: "Don't go to her! — don't ask such a—a thing. I am——"

She faltered, looking up at him with terrified eyes, and laid one hand on his arm.

The frightened, wordless appeal stunned him as they stood there, confronting one another. Suddenly hope came surging up within her; her hand fell from his arm; she lifted her eyes in flushed silence—only to find hopeless confirmation of all she dreaded in his set and colorless face.

"Mr. Hamil," she said tremulously, "I never dreamed——"

"No, you didn't. I did. It is all right, Shiela."

"Oh—I—I never, never dreamed of it!"—shocked and pitifully incredulous still.

"I know you didn't. Don't worry." His voice was very gentle, but he was not looking at her.

"Is it my fault, Mr. Hamil?"

"Your fault?" he repeated, surprised. "What have *you* done?"

"I—don't know."

He stood gazing absently out into the flaming west; and, speaking as though unaware: "From the first—I realize it now—even from the first moment when you sprang into my life out of the fog and the sea—Shiela! Shiela!—I——"

"Don't!" she whispered—"don't say it." She swayed back against the wall, her hand covered eyes an instant—and dropped helpless, hopeless.

They faced each other.

"Believe that I am—sorry," she whispered. "Will you believe it? I did not know; I did not dream of it."

His face changed as though something within him was being darkly aroused.

"After all," he said, "no man ever lived who could kill hope."

"There is no hope to kill ——"

"No chance, Shiela?"

"There has never been any chance ——" She was trembling; he took both her hands. They were ice cold

He straightened up, squaring his shoulders. "This won't do," he said. "I'm not going to distress you frighten you again." The smile he forced was to his credit.

"Shiela, you'd love me if you could, wouldn't you?"

"Y-yes," with a shiver.

"Then it's all right and you mustn't worry. . . . Can't we get back to the old footing again?"

"N-no; it's gone."

"Then we'll find even firmer ground."

"Yes—firmer ground, Mr. Hamil."

He released her chilled hands, swung around, and took a thoughtful step or two.

"Firmer, safer ground," he repeated. "Once you said to me, 'Let us each enjoy our own griefs unmolested.'" He laughed. "Didn't you say that—years ago?"

"Yes."

"And I replied—years ago—that I had no griefs to enjoy. Didn't I? Well, if this is grief, Shiela, I wouldn't exchange it for another man's happiness. So, I'll follow your advice and enjoy it in my own fashion. . . . Shiela, you don't smile very often, but I wish you would now."

But the ghost of a smile left her pallor unchanged. She moved toward the stairs, wearily, stopped and turned.

"It cannot end this way," she said. "I want you to know how—to know—to know that I am sensible of w-what honor you have done me. Wait! I—I can't let you think that I—do not—care, Mr. Hamil. Believe that I do!—oh, deeply. And forgive me ——" She stretched out one hand. He took it, holding it between both of his for a moment, lightly.

"Is all clear between us, Calypso dear?"

"It will be—when I have courage to tell you."

"Then all's well with the world—if it's still underfoot—or somewhere in the vicinity. I'll find it again; you'll be good enough to point it out to me, Shiela. . . . I've an engagement to improve a few square miles on it. . . . That's what I need—plenty of work —don't I, Shiela?"

The clear, mellow horn of a motor sounded from the twilight lawn; the others were arriving. He dropped her hand; she gathered her filmy skirts and swiftly mounted the great stairs, leaving him to greet her father and Gray on the terrace.

"Hello, Hamil!" called out Cardross, senior, from the lawn, "are you game for a crack at the ducks to-morrow? My men report Ruffle Lake full of coots and blue-bills, and there'll be bigger duck in the West Lagoons."

"I'm going, too," said Gray, "also Shiela if she wants to—and four guides and that Seminole, Little Tiger."

Hamil glanced restlessly at the forest where his work lay. And he needed it now. But he said pleasantly, "I'll go if you say so."

"Of course I say so," exclaimed Cardross heartily. "Gray, does Louis Malcourt still wish to go?"

"He spoke of it last week."

"Well, if he hasn't changed his rather volatile mind, telephone for Adams. We'll require a guide apiece. And he can have that buckskin horse; and tell him to pick out his own gun." And to Hamil, cordially: "Shiela and Louis and Gray will probably wander about together and you and I will do the real shooting. But Shiela is a shot—if she chooses. Gray would rather capture a scarce jungle butterfly. Hello, here's Louis now! Are you glad we're going at last?"

"Very," replied Hamil, as Malcourt strolled up and airily signified his intention of making one of the party. But as soon as he learned that they might remain away three days or more he laughingly demurred.

The four men lingered for a few minutes in the hall discussing guns, dogs and guides; then Hamil mounted the stairs, and Malcourt went with him, talking all the while in that easy, fluent, amusing manner which, if he chose, could be as agreeably graceful as every attitude and movement of his lithe body. His voice, too, had that engagingly caressing quality characteristic of him when in good humor; he really had little to say to Hamil, but being on such excellent terms with himself he said a great deal about nothing in particular; and as he persistently lingered by Hamil's door the latter invited him in.

There Malcourt lit a cigarette, seated lazily astride a chair, arms folded across the back, aimlessly humorous in recounting his adventures at the Ascott function, while Hamil stood with his back to the darkening window twisting his unlighted cigarette into minute shreds and waiting for him to go.

"Rather jolly to meet Miss Suydam again," observed Malcourt. "We were great friends at Portlaw's camp together two years ago. I have been told that you and Miss Suydam are cousins after a fashion."

"After a fashion, I believe."

"She's tremendously attractive, Hamil."

"What? Oh, yes, very."

"Evidently no sentiment lost between you," laughed the other.

"No, of course not; no sentiment."

Malcourt said carelessly: "I'm riding with Miss Suydam to-morrow. That's one reason I'm not going on this duck-hunt."

Hamil nodded.

"Another reason," he continued, intent on the glowing end of his cigarette, "is that I'm rather fortunate at the club just now—and I don't care to disturb any run of luck that seems inclined to drift my way. Would you give your luck the double cross?"

"I suppose not," said Hamil vaguely—"if I ever had any."

"That's the way I feel. And it's all kinds of luck that's chasing me. *All* kinds, Hamil. One kind, for example, wears hair that matches my cuff-links. Odd, isn't it?" he added, examining the golden links with a smile.

Hamil nodded inattentively.

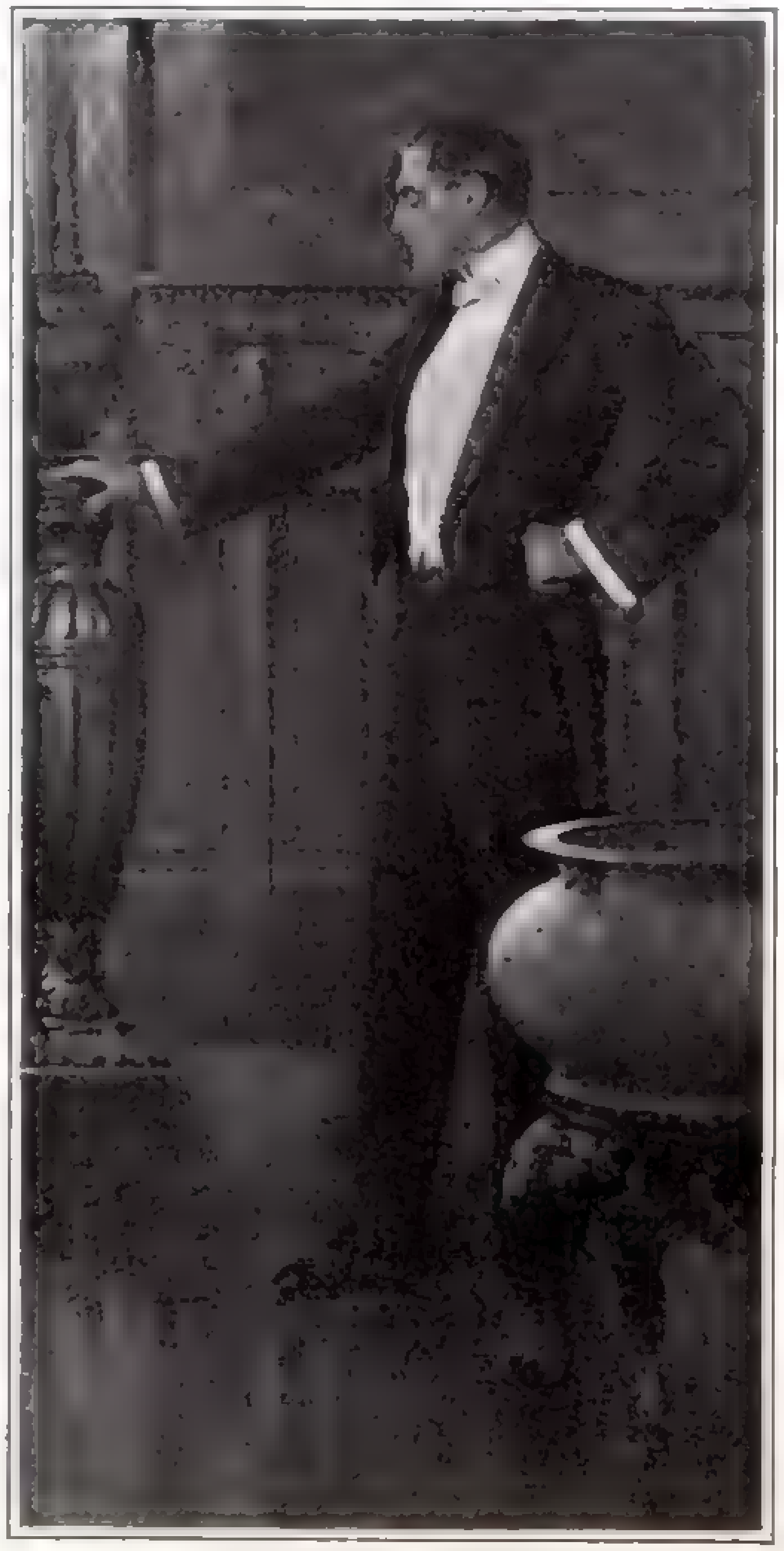
"I am about seven thousand dollars ahead on the other sort of luck," observed Malcourt. "If it holds to-night I'll inaugurate a killing that will astonish the brothers B. yonder. By the way, now that you have your club ticket why don't you use it—one way or another?"

"Perhaps," replied Hamil listlessly.

A few minutes later Malcourt, becoming bored, genially took his leave; and Hamil turned an electric switch and began to undo his collar and tie.

He was in no hurry; at times he suspended operations to pace aimlessly to and fro; and after a while, half undressed, he dropped into an armchair, clinched hands supporting his temples.

Presently he said aloud to himself: "It's absolutely impossible. It can't happen this way. How can it?"



"Married!" He Repeated, Stupefied

His heavy pulse answered the question; a tense strain, irksome as an ache, dragged steadily at something within him which resisted, dulling reason and thought.

For a long time he sat there inert, listening for the sound of her voice which echoed at moments through the stunned silence within him. And at last he stumbled to his feet like a stricken man on the firing line, stupefied that the thing had happened to him, and stood unsteadily looking around. Then he went heavily about his dressing.

Later, when he was ready to leave his room, he heard Malcourt walking through the corridor outside—a leisurely and lightly-stepping Malcourt, whistling a lively air. And, when Malcourt had passed, came Cecile rustling from the western corridor, gay, quick-stepping, her enchanting laughter passing through the corridor like a fresh breeze as she joined Mrs. Carrick on the stairs. Then silence; and he opened his door. And Shiela Cardross, passing noiselessly, turned at the sound.

His face must have been easy to read, for her own promptly lost its color, and with an involuntary recoil she stepped back against the wall, staring at him in pallid silence.

"What is the matter?" he asked, scarcely recognizing his own voice. And striving to shake off the unreality of it all with a laugh: "You look like some pretty ghost from dreamland—with your white gown and arms and face. Shall we descend into the waking world together?"

They stood for a moment motionless, looking straight at one another; then the smile died out on his face, but he still strove to speak lightly, using effort, like a man with a dream dark upon him: "I am waiting for your pretty ghostship."

Her lips moved in reply; no sound came from them.

"Are you afraid of me?" he said.

"Yes."

"Of *me*, Shiela?"

"Of us both. You don't know—you don't know!"

"Know what, Shiela?"

"What I am—what I have done. And I've got to tell you." Her mouth quivered suddenly, and she faced him, fighting for self-control. "I've got to tell you. Things cannot be left in this way between us. I thought they could, but they can't."

He crossed the corridor, slowly; she straightened up at his approach, white, rigid, breathless.

"What is it that has frightened you?" he said.

"What you—said—to me."

"That I love you?"

"Yes; that."

"Why should it frighten you?"

"Must I tell you?"

"If it will help you."

"I am past help. But it will end you're caring for me. And from making me—care—for you. I must do it; this cannot go on ——"

"Shiela!"

She faced him, white as death, looking at him blindly.

"I am trying to think of you—because you love me ——"

Fright chilled her blood, killing pulse and color. "I am trying to be kind—because I care for you and we must end this before it ends us. . . . Listen to my miserable, pitiful, little secret, Mr. Hamil. I—I have—I am not—free."

"Not *free!*"

"I was married two years ago—when I was eighteen years old. Three people in the world know it: you, I, and—the man I married."

"Married!" he repeated, stupefied.

She looked at him steadily a moment.

"I think your love has been done to death, Mr. Hamil. My own danger was greater than you knew; but it was for your sake—because you loved me. Good-night."

Stunned, he saw her pass him and descend the stairs, stood for a space alone, then, scarce knowing what he did, he went down into the great living-room to take his leave of the family gathered there before dinner had been announced. They all seemed to be there; he was indifferently conscious of hearing his own words like a man who listens to an unfamiliar voice in a distant room.

The rapid, soundless night ride to the hotel seemed unreal; the lights in the café, the noise and movement, the pretty face of his aunt with the pink reflection from the candle-shades on her cheeks—all seemed as unconvincing as himself and this thing that he could not grasp—could not understand—could not realize had befallen him—and her.

If Miss Palliser was sensible of any change in him or his voice or manner she did not betray it. Wayward came over to speak to them, limping very slightly, tall, straight, ruddy, the gray silvering his temples and edging his mustache.

And after a while Hamil found himself sitting silent, a partly-burned cigar between his fingers,

(Continued on Page 33)

THE SATURDAY EVENING POST

REG. U. S. PAT. OFF.

FOUNDED A: D: 1728
PUBLISHED EVERY SATURDAY BY
THE CURTIS PUBLISHING COMPANY
421 TO 427 ARCH STREET
GEORGE HORACE LORIMER, EDITOR

PHILADELPHIA, JUNE 6, 1908

Old-Age Pensions

IN THE matter of making paupers and trying to take care of them—a salient characteristic of her system for centuries—England has progressed encouragingly of late. After having stood with a lifted, dubious foot for some years, she now takes the further step of proposing old-age pensions. According to Mr. Asquith's scheme, all frugal and industrious poor, above seventy years of age, whose weekly incomes do not exceed ten shillings, are to receive five shillings a week from the government.

The argument is, of course, that any one who has labored to the age of seventy has fairly earned his keep for the remainder of his life. But the pension scheme implies the further argument that, although he has earned it, he hasn't got it, and the government must pay the debt.

We are inclined to agree, therefore, with those who view this scheme as merely the thin edge of the wedge. Five hundred thousand persons, it is estimated, are eligible for the pension. Some of them, surely, will begin working on the following problem:

If they are getting only ten shillings at seventy, when the government itself says they are entitled to fifteen, how much less than they were entitled to did they get at thirty?

The result, we presume, will be a pension for all persons above the age of sixteen whose incomes fall below a given amount. The pensions will be met by increased taxation, falling upon landlords, manufacturers, merchants, stockholders and propertied classes generally. Thus the net effect will be much the same as though wages were raised to a point equaling the old rate plus the pensions.

It seems a very odd way of doing it, but England has long been famous for odd ways.

Germany's Way of Insuring Peace

MONEY is now about twice as dear at Berlin and Frankfort as at London, Paris and New York, and the German bank rate is five and a half per cent.

The recent issues of bonds of the empire and of the state of Prussia, amounting to a hundred and sixty millions, and bearing four per cent., were sold at a slight discount, and by no means eagerly sought. The debt of the empire and of Prussia is more than three times that of the United States and bears a considerably higher average interest rate. Part of the German debt represents railroads, but great additions have been made of late to cover unproductive expenditures. Deficit is a striking feature of the imperial budget.

Germany insures peace, by preparedness for war, in a far more thoroughgoing way—especially when national resources are compared—than we do. To picture what a few divisions of the German army, strategetically planted upon our shores, would do to Newport, Coney Island, Atlantic City and other exposed points has a standing fascination, of the gruesome sort, for many martial minds.

To picture what the German tax collector and recruiting sergeants do at home has also a standing fascination for German Socialists. Their fascination is the more reasonable. It helps powerfully to keep them going.

A Help to Authorship

A SCHOOL of authorship has long been desired by many persons honestly concerned both for education and for literature. Such a school, properly endowed and equipped, might be very helpful; but it seems to us the advocates of it are misled by a mere coincidence.

Universities have done much for literature. Almost without exception the great writers have been men who enjoyed considerable educational opportunities. Generally speaking, they made about as little of the opportunities, in a strictly and formally educational way, as they could without being sent home in disgrace. In their formative years, that is, they had a certain space to loaf about in rather pleasantly, with enough work to keep them from utter dissipation and enough liberty to nourish fancy and reflection. Many a talent, no doubt, was thus brought to fruition which would have become barren if its possessor had been thrust into a hard daily regimen.

We think a school of authorship, amid agreeable natural surroundings, with a good library to browse in, just enough discipline to prevent youthful quest of experience from degenerating into riot, and a Faculty upon which satirical gifts could be exercised, might help a young writer to nourish and ripen his genius. At any rate, the students would enjoy it, which cannot be said for most schools.

The Cost of Accidents to Workmen

WORKMEN'S compensation laws, embodying the principle that the laborer should be indemnified for injuries received in the course of his employment, have been enacted in twenty-two foreign countries.

In every case these laws fix the compensation to be paid, which, except in Sweden, is based upon the wages of the injured person. Compensation consists of medical and surgical treatment, periodical payments for temporary disability, and pensions, or lump-sum payments, for total disability or death. Nearly all the laws are framed particularly to avoid legal proceedings, so that the injured man gets his indemnity much as one ordinarily collects an insurance claim.

Even Russian law provides that, in case of death, funeral expenses shall be paid and dependent heirs shall receive a pension not exceeding two-thirds the annual wages of deceased. In case of total disability, the same pension is paid. For temporary disability compensation consists of one-half the victim's wages, paid from the day of the accident until full recovery. A disputed case may be carried into court, but is not chargeable with court costs, and attorney's fees are fixed by law.

Nowhere are the compensations nearly so large as those often awarded by American juries; but American juries know that, at best, the victim gets only a moiety of the award. With essential justice, they assess not only the injury but all costs and delays upon the employer. Employers complain of excessive verdicts and "contingent-fee" lawyers. They can avoid both evils by agreeing to an honest scheme for compensating injured workmen.

The Platforms to Date

ALONG with some fifty or sixty million other newspaper readers, we are going to be disappointed if the issue of this campaign turns out to be Whether Mr. Taft or Mr. Bryan is the Nicer Man. There is time to bring forth a livelier dispute, but not so much of it as there was two months ago. As to the platforms so far adopted, including that of the Socialists ——

"My desk," writes a female correspondent, "overlooks a city street, given up to heavy traffic mostly, from which arises an endless iteration of inhuman noise—rumblings, joltings, rattlings, grindings, ceaseless and meaningless, enough to drive one mad. Anon comes a coal-wagon driver, always getting blocked at the corner. Whereupon he arises, lifts red fists to the sky, and scatters over the stupid monotony of mere sound some human remarks, red-hot, and very explosive. Decorum requires that I close my window; but I have a kind of affection for that coal-wagon driver."

As coal-wagon driver, uttering a human note of rage amid mere inhuman rumblings and rattlings, the Socialists are quite welcome. But, obviously, this campaign cannot be about them.

Perhaps there is nothing very important to dispute, since both sides are pledged to revise the tariff, curb predatory wealth and administer the government more economically and efficiently than the other side can.

Embellishing Wheat Corners

THE Chicago Board of Trade is thinking of establishing a permanent Bureau of Bibliography.

Some twenty years ago, as we recall it, an astute member of that organization sold the family horse and buggy, and with the proceeds cornered May corn, reaping glory and profit. Directly afterward an engaging apostle of culture waited upon him, sweetly inviting his attention to the great subject of letters, and sold him an ordinary trade edition of Scott, especially bound in bright red morocco, with his monogram in gold on every cover, for six thousand dollars.

It was so easy that next week the apostle returned and sold the maize magnate an eighteen-dollar set of the famous Waverly Novels, especially bound in blue morocco, stamped with the purchaser's monogram in silver, for seven thousand dollars.

Unfortunately, the fame of these artistic exploits spread abroad. News of successful operations on the Board has ever since been eagerly sought in certain circles of a literary flavor. They do say that a version in the Polish tongue of a well-known patent-medicine almanac was once bound in pink pasteboard and sold to the temporary monarch of the wheat-pit as a first edition, in the original, of Omar Khayyám. Only the other day we read, with regret, that a brilliant coup in oats had been instantly followed by a bibliographical transaction involving, on the one side, thirty thousand dollars, and, on the other side, some junk in levant.

There has arisen in the trade a gloomy, fatalistic notion that a man can hardly corner anything without bringing down on his head a cartload of bogus *éditions de luxe*.

This spring, as many readers doubtless noticed, a movement to prevent corners on the Board gained much favor among the members. It was supported by various arguments designed to amuse the public. Its real motive lay in a forlorn hope that thereby the book-agents might be thrown off the track.

It is now proposed to establish a Bureau of Bibliography for the protection of such members as get right on the market. The other members, of course, will require no protection.

A Straw-Stuffed Fear

A CONVENTION of governors, at the invitation of the President, to conserve national resources, is an odd place for any outcropping of the lugubrious notion that extension of Federal influence must involve some mysterious menace to liberty—other than the liberty to steal public property.

That the Constitution forbids the States to make any agreement with one another without the consent of Congress was mentioned there by Secretary Root. He might have added that what the framers of the Constitution feared was usurpation of Federal powers by the States. "It will always be far more easy," Hamilton wrote, "for the State governments to encroach upon the national authorities than for the national government to encroach upon the State authorities"; and he thought we could not too carefully guard against this "inherent and intrinsic weakness."

Of course, he was mistaken. But imagine, for a moment, that he had been right. Conceive a Federal government well-nigh helpless in the ruthless grasp of forty-six States which had insidiously built themselves up, at the expense of the Federal power, by regulating interstate commerce in the interests of the whole people, enacting good pure-food laws, vigorously prosecuting thieves of public land, and other popular measures. Would any reasonably honest person consider his life, liberty and pursuit of happiness jeoparded because he had received these benefits from his State capital instead of from the national capital?

The fact is that a fear of losing liberty at the hands of any government, national or State, never enters the head of a white American not wearing a silk hat and riding in a carriage at the head of a political procession.

A Trial of Municipal Ownership

AT LENGTH we have municipal ownership upon so large a scale that instructive experience may reasonably be expected.

As the result of a latter-day Seven Years' War—in which Honorable Tom L. Johnson ably sustained the rôle of Frederick the Great—all the street railroads of Cleveland have now been turned over to the Municipal Traction Company, which is a corporation not for profit, having one hundred shares of stock that are locked up in a safe-deposit vault and not transferable. Its government is self-perpetuating and its profits go for extensions and improvements.

In short, while nominally a private concern, it is really an agency by which the roads are held and operated in behalf of the people of Cleveland.

The lines were taken over on fair terms, stock of the old company having been scaled down to fifty-five dollars a share, on which the new concern guarantees six per cent. a year. In the opinion of good judges the capital obligations assumed are not excessive.

The new company, however, is bound to a three-cent fare. Whether, on that fare, it can pay interest on the investment is an open question. If it can, five-cent fares in Philadelphia, Chicago and New York will obviously come up for debate.

Municipal ownership has been extensively discussed, pro and con. An actual demonstration, in a city the size of Cleveland, can scarcely fail to prove interesting and instructive.

For that much, at least, we bespeak three hearty cheers for "Vater Fritz" Johnson.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

All Aboard for the Bow-Wows!

SENATOR HENRY M. TELLER, of Colorado, is the Human Lest-We-Forget. He can find more ways of judging the future by the past than the man who invented the system ever dreamed of, and while he has no flowery encomiums for what has happened, you can take it from him that what is going to happen is a durned sight worse.

As for the present—that is beyond hope and beyond repair.

Senator Teller is a nice old man with a gentle and a gentlemanly grouch. He does not rip and tear and snort around and shoot up warning rockets and put out red flags. He leaves that sort of thing for some of his colleagues. What he does is to let the Senate and the world know, ten or eleven times a day, that, in his opinion, it is all wrong, everything is wrong, the rapids are below us, and there isn't an isle of safety in sight. It is not a matter for deprecation with him, nor for complaint. His part is to mourn over the palmy days, mourn and refuse to be comforted

He is real comfortable and neighborly about it. Whenever—which is frequently—a time arrives that makes it imperative for him to shed a few tears over the way things are going he rises. Shaken with silent sorrow, he points out to the country what it all means. He sees in everything that comes before the Senate some infringement on something that shouldn't be infringed upon, or, if it is infringed upon, should be infringed upon in his way and not in the brutal manner adopted by the crass majority. But he is not explosive. He is not pugnacious. He merely desires to weep for a short space in public, and as the pearly tears slip slowly down into his brannigans, he calls to mind the awful disasters that will surely arrive if his advice is not heeded.

"Oh, Mr. President ——"

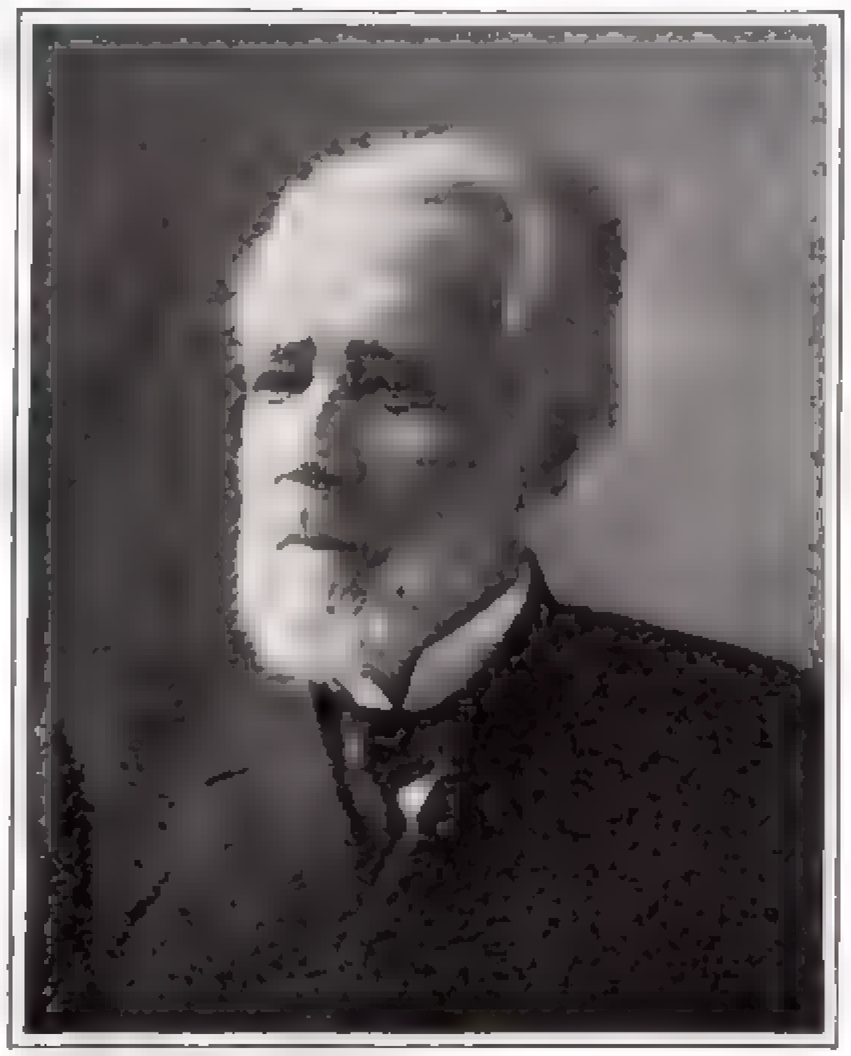
Let a casual reporter stick his head through the swinging doors that screen the press gallery from the press room and hear those words, "Oh, Mr. President," and it is not necessary for him to look to see who is talking. He comes back and reports: "Teller's up." That is the Teller trade-mark, "Oh, Mr. President," and it is never uttered unwet with tears. The phrase drips with the choicest Tellerian brine. It echoes dolefully through the chamber. Its melancholy cadences sob and sorrow up and down the aisles, out into the cloakrooms and die away in piteous plaints in the vicinity of Statuary Hall. He can play on that "Oh, Mr. President," as a skilled performer plays upon a flute.

It really is pretty tough. Here is a great nation of eighty millions of people, not counting the little brown brethren and some others of assorted shades who inhabit our Colonial possessions, sweeping along in a gay and careless way, doing about what it pleases and, apparently, not giving a hoot what Mr. Teller says. He cannot understand it. It appals him to think, for a moment, even, that we should do anything differently than we used to do that thing. Hot-headed, impulsive young blades of fifty and sixty are likely to propose legislation at almost any time that is not in consonance with Mr. Teller's ideas. What does this mean? Simply that they are wrong, that the precedents of the past are being violated ruthlessly, and that the dickens is to pay with no pitch hot.

So he bemoans a bit. The Panama Canal is a failure. The Army is a frightful frost. As for the Navy, it is a useless extravagance. The reclamation policy is a prodigal waste of money. The forest reservation scheme is an infamous assault on the rights of the people. The tariff is a tax. The financial system is all wrong. The Indians are being robbed. The trusts have us all by the throats. The Geological Survey is bogus. The Treasury Department is in the control of Wall Street. We do not need fortifications. Wirra! Wirra! Everybody cry!

When Teller Mans the Tear-Pumps

BUT he is so gentle and sympathetic about it. There are Senators who point out our vast and monstrous mistakes in a passionate manner, Senators who ramp and rage around and fill the air with rhetoric, or what they fondly imagine is rhetoric, beating on a bass language drum or emitting resounding blasts from a word trombone. Not so with Mr. Teller. When he rises to lament he seems like a player on a plaintive pipe. Dolorous he may be, but violent never. When he holds his daily grand lodge of sorrow he wants everybody to be decorous and sniff respectably in the handkerchief. It is sad—sure. It is woeful, distressing, calamitous, even, but let us have a placid, weepy time about it instead of a storm of denunciation and derogation.



The Senatorial Apostle of Melancholy

You see, Senator Teller has had his own crosses. One of them was the cross of gold, which Mr. William Jennings Bryan put on the blacklist on a certain memorable occasion. The Senator is now a Democrat, having arrived on that side of the Senate chamber by a series of easy stages—that is, easy for the Senate, but mighty hard for the Senator. He was a delegate to the St. Louis Convention in 1896 that nominated William McKinley for President and proclaimed for a single gold standard, said proclamation being written by Thomas C. Platt, Henry Cabot Lodge, D. K. Watson and a dozen others—they say. Anyhow, it was written, and Henry M. Teller, of Colorado, arose and left the convention hall as a protest against the elimination of the sacred principle of silver and the free and unlimited coinage thereof, at a ratio of sixteen to one—you remember the patter.

The Reason for These Mournful Sounds

MR. TELLER bolted. Coming as he did from a silver State he could not sit there and give his assent to the forcible injection of gold into that platform. He protested. He walked out. He quit. He left the Republican party forever. He was for silver. You bet. That was the immortal doctrine for him. That was the salvation of the country, of Colorado and of Henry M. Teller.

He landed in the Silver Republican party. That was like falling out of a third-story window and landing on a rubber doormat. It didn't break the fall much. There was something they called the Silver Republican party, but it was a sort of a vermiform appendix of the Bryan party, and soon ceased to exist. However, Senator Teller couldn't get away from his old political affiliations all at once, and he clung to the fiction and was reëlected to the Senate as an Independent Silver Republican. He didn't have many colleagues in the Senate, and it wasn't long before he announced he would act to the Democrats, and when it came time to reëlect him again he was reëlected as a regular Democrat, joined the caucus and became a part of the minority.

Teller went into politics in 1876, when he was elected one of the first Senators from Colorado after the admission of the State. He kept in office skillfully. In 1882 he resigned to become Secretary of the Interior under President Arthur, and came back to the Senate at the end of Arthur's term. He was one of the wheel-horses on the Republican side of the Senate, fighting with the leaders and having much influence. His shift to the Democratic party gave him his gentlemanly and gentle grouch. He isn't at home as a Democrat. He is naturally and constitutionally a Republican. He sits over there on the minority side and thinks he is a Democrat, and it has superinduced the grouch.

That is why he mourns. He is out of place where he is and he is too proud to go back where he belongs, even if he could. The silver issue left him stranded high and dry in a party he had been fighting all his life, and the only way he can think of to get even is to point out, with tears, how wrong everything is. He lest-we-forgets day after day. He Oh-Mr.-Presidents by the hour. Nothing suits him because he doesn't suit himself.

And we are all aboard for the bow-wows. We are going on the reefs. The fire is out in the furnace, and the cook has left, and there isn't a thing to eat in the house, and the children have the measles.

It is a sad, sad affair. So the Senator says he is going to quit in 1909, go out of office, where he has been since 1876, and let the whole thing go to smash. That is, of course, if we last until 1909.

The chances are, to hear him tell it, that we will blow up along about August or September this year; and remember, please, Henry M. Teller will be sitting on the ruined dome of the Capitol and moaning through his tears those fateful words: "I told you so!"

Nocturnal Trimmings Unnecessary

REPRESENTATIVE SYDNEY MUDD, of Maryland, comes to Congress from the district nearest Washington. As a consequence, whenever any of Mudd's constituents have anything they want to speak to the Representative about they hitch up, drive over to the Capitol and see him.

One winter Mudd kept house in Washington. The constituents soon found this out. Whenever any of them stayed out a bit late and thought it inconvenient to drive home, they called around to see Sydney and stayed all night. About eleven, one night, a constituent came in. Mudd was glad to see him.

"I reckon, Sydney," he said, "it's too late to go back to the country. I'll stay all night with you."

"I'm awfully sorry," Mudd replied, "but the fact is, I cannot accommodate you. All my beds are full of Maryland folks who got in before you did. I haven't a bed left."

"Oh, that's all right, Syd," protested the constituent. "You needn't put on any special lugs for me. I'll just sleep here on the sofa in the parlor."

And he did.

A Feat for Blondin

"WHY don't you Republicans walk on the straight and narrow path in this tariff revision business?" asked Representative Champ Clark of Speaker Cannon.

"Champ," the Speaker replied, "that question reminds me of a story about a man I knew in Chicago who stayed very late at a dinner at the club. When he came out he started to walk in the middle of the street.

"'Hey, John,' said a friend who met him as he was making the best of his way along the car tracks, 'why don't you walk on the sidewalks?'

"'Walk on the sidewalks?' snorted John. 'Do you think I'm Blondin?'"

Why Waste Words?

"LONG introductions when a man has a speech to make are a bore," said former Senator John C. Spooner. "I have had all kinds, but the most satisfactory one in my career was that of a German mayor of a small town in my State, Wisconsin.

"I was to make a political address and the opera house was crowded. When it came time to begin the mayor got up.

"'Mine friends,' he said, 'I haf asked been to introduce Senator Spooner, who is to make a speech, yes. Vell, I haf dit so, und he vill now do so.'"

The Hall of Fame

¶ S. N. D. North, Director of the Census, is one of the great tariff experts of the country.

¶ George M. Bowers, of West Virginia, has been National Fish Commissioner so long he knows all the fishes by their first names.

¶ Charles Battell Loomis, the humorist, really does live in Hackensack. When he says he does most people think it is only one of his jokes.

¶ W. T. Hornaday, the naturalist, and now director of the New York Zoo, tried to be a real-estate man in Buffalo once, but could not resist the call of the (caged) wild.

¶ It was Mrs. John B. Henderson, wife of the former Senator from Missouri, who lives in Washington, who converted Wu Ting-fang, the Chinese Minister, to vegetarianism.

Short Stories Soon to Appear in Collier's

"The Screaming Skull," a ghost story	By F. Marion Crawford
"The Road Agent,"	By Stewart Edward White
"Fiddles," a character story	By F. Hopkinson Smith
"The Passing Star," a three part story	By John Fox, Jr.
"McGennis's Promotion," by the author of "Fagan"	By Rowland Thomas
"Georgia"	By John Luther Long
"Eggs a la Casey," a humorous story	By L. H. Bickford
New "Sherlock Holmes" Stories	By A. Conan Doyle

Two love stories by Josephine Dodge Daskam, a humorous story by O. Henry, and a story by Richard Harding Davis

Coll

THE NATION

Will

—print first-hand facts that Americans should know;

—state them without prejudice of party, or creed, or section;

—speak out its *convictions* without fear or malice;

—pay the *best* artists and writers the *best* prices for their *best* work;

—uphold a high and *cheerful* standard of every-day Americanism.

Some Articles—Serious and Otherwise—Soon to Appear in Collier's

"The Small Investor's Money"	By Elliott Flower
"Jews as Farmers"	By Bernard Green
"My Work in the Congo"	By Leopold, King of Belgium
"Letters to a Plutocrat"	By H. H. McClure
"White House Visitors"	By Henry Beach Needham
"The Western Federation in Nevada"	By C. P. Connolly
"A Scab Athlete's Fight Against the Athletic Union"	By James B. Connolly
"Hearst and the Newsboys in Boston"	By A. H. Gleason
"What the Fleet Thought About the Naval Controversy"	By Frederick Palmer
"Spies in the Navy"	By Henry Reuterdahl
"An American in Canada"	By Lincoln Steffens

ier's

AL WEEKLY

A Few Titles of Pictures, by well-known Artists, which Collier's will Print in Colors

"The Golden Fleece"	By Maxfield Parrish
"The Warrior's Last Ride	By Frederic Remington
"The Fleet at San Francisco"	By Henry Reuterdahl
"The Child of Her Dreams"	By Albert Sterner
"The Burning Galleon"	By Frank Brangwyn, R. A.
"The New Curate"	By W. T. Smedley
"The Black Fan"	By Howard G. Cushing
"The Lost Quarry"	By Philip R. Goodwin
"The Longshoreman"	By Thornton Oakley
"Old King Cole"	By Maxfield Parrish
"Red Riding Hood"	By Jessie Willcox Smith

Will Not

—color its opinions to suit its pocket;

—attack or tear down, except where necessary to build up;

—seek circulation by sensational methods;

—suppress facts through fear of libel suits;

—please its advertisers at its readers' expense;

—purchase popularity at the cost of its ideals.

Robert J Collier

Summer Politics—the Conventions—all sides of the Presidential Campaign in Collier's

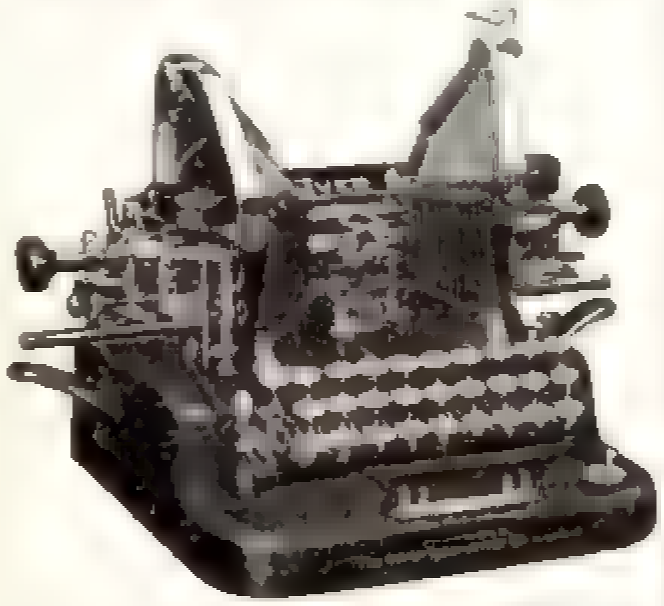
During the political campaign Collier's will keep its readers well informed by articles, and by photographs and cartoons. All the issues of all parties will be freely discussed without bias or favoritism. A special number will be devoted to each of the great Conventions, dealing particularly with the activities of the two great parties. Well-known writers will contribute articles on men and conditions, following the campaign in detail. The more important work of the Conventions will be set forth in later issues, enlivened by sketches by McCutcheon and Kemble. In the *Democratic Convention Number* will appear two notable articles—"Johnson of Minnesota" by Richard Washburn Child, and "Fingy Connors" by Will Irwin.

Young Man—Are You on the "Anxious Seat"?

Are you out of work and sitting on the "Anxious Seat" in somebody's outer office?

If so, it will pay you to drop a line to the Sales Manager of the Oliver Typewriter Company, Chicago.

He is looking for several capable young men to fill good positions in new territories now being opened up.



If you are willing and anxious to work — **tell him so!** That in itself is a splendid recommendation.

Tell him who you are — what you have done — what you can do if you have the chance.

It makes no difference what line of work you have been accustomed to, so long as you are a **climber.**

The vital thing is not **experience,** but **energy — ambition — spirit.**

Climb the Ladder of Salesmanship!

The work cut out for Oliver men is **salesmanship,** pure and simple.

If you are accepted as a Local Agent for the Oliver Typewriter, we train you, **at our expense,** in the **Oliver School of Practical Salesmanship.**

No books to buy. No tuition to pay. No cut-and-dried lessons. No long "probation." You can begin work **at once** and earn money **right from the start,** if you succeed

And all the time, the advice and help and inspiration of experts will assist you to **climb.**

The OLIVER Typewriter

The Standard Visible Writer

The New Model Oliver Typewriter No. 5 has created this great opportunity. It has taken the business world by storm with its many **Short-Cuts to Results.** Its success and sales call for **more men on the factory pay-roll and more men in the field.** Requests for demonstrations of its time-saving features are pouring into the General Offices by every mail. We must have extra men **on the ground — everywhere.**

Technical training is not necessary, because the Oliver is **simplicity personified.** Its advantages are self-evident. They appeal to every man who has use for typewriters. It is the greatest time-saver, money-saver and result-getter ever offered to the public. It speeds the work to the limit, increasing the daily output of typewritten letters at least 25 per cent. It raises the standard of **quality.** Its new device and exclusive features place it on the pedestal of **preeminence.**

Backed by the merits of this machine and the aid of our **Sales Organization,** your success is **assured** if you throw your own energy and enthusiasm into the work.

Take prompt advantage of this opportunity to become a **Salesman** and let the other fellows sit on the "Anxious Seat."

The Oliver Typewriter Co.

43 Oliver Building, Chicago

The New Reporter

And How He Views the Doings at the Capitol

"CONGRESS has quit," said Judge Bolus, the new member from our district, "and I'm going home to see if I can be elected again. I am not so doggone sure of it, either, for there is a fellow out there who began laying pipes for my job as soon as I left home to come to Washington.

"That's the lovely part of being a statesman. There is always somebody who wants your job. No matter how you do, how many tons of seeds you send out to your constituents, how many bales of public documents you frank around, how many postmasters you appoint, there is always somebody who thinks his name would look better than yours on a pay check and, quick as your back is turned, he gets out and begins going around and telling the folks you are no better than you might be, and that, so far from being an influential member, here in Washington you are nothing but a messenger boy for the Speaker.

"Then you have to get out and break a trace to undo what he has done and spend all the money you have to keep your place, and I tell you, son, it isn't worth it."

"But you are going to do it, are you not, Judge?" I ventured

"Going to do it?" the Judge almost yelled. "You bet your boots I am going to do it. You don't think I am going to let any measly tyke like that chap that's trying to down me get away with it, do you? No, sir, when I quit I am going to quit of my own free will and accord or be defeated at the polls or in the convention. I am certainly not going to quit just because somebody in the district thinks I ought to

"The trouble is," continued the Judge, "that the whole scheme is wrong. If a man gets elected to Congress he doesn't begin to serve for more than a year after he is voted for, although he begins to get his pay in the March following election. That brings his first term of service, or his first session, rather, to a close just about the time he has to go out and hustle for a renomination. That is what makes us all the pack of cowards we are. Everything we do has to be predicated on the effect back home and with the fear before us that if we take a wrong position we will be beaten. Talk about cowards! Why, the House of Representatives is made up of 390 cowards, afraid of their lives. There isn't a man in the bunch who has nerve enough to defy public opinion, no matter whether public opinion is right or wrong. Every vote we cast is cast with the idea that it will be considered by the folks at home and that it may have something to do with our remaining in public life."

Independence with a String on It

"That is what gives the Rules Committee the whip-hand over us. If we don't stand by the organization we cannot get anything for our districts, and if we cannot get anything for our districts we might just as well quit anyhow, for the people in the districts think they have a legitimate right to their share of what is going, and if we can't get it they will try to find somebody who will. What chance has a man to get a public building appropriation or a slice of a river and harbors bill if he bucks the leaders? What chance has he to get through a bunch of pension bills or get a claim allowed and passed? Where does he come in when the offices are being distributed if he isn't regular? You can talk about independence all you please, but so long as the House of Representatives is made up of men who are anxious to serve another term just so long will the leaders do what they blamed please and have the votes to back them up.

"Personally, I think there have been a lot of times in this session when the rules adopted have been too arbitrary, when the majority handed it too hard to the minority, when bills that should have been passed have been killed and bills killed that should have been passed; but if you will take the trouble to look over the voting lists in the Record you will find there has never been a moment when I have not lined up with the party, when I have not shouted 'Aye!' if an aye was needed, when I have not fallen in behind Uncle Joe and all the rest of them, and kept step, too, if anybody should ask you.

"Why? Because I had to, or get out. It didn't take me long to find that a new member is of about as much consequence in this House game as a blind man in an astronomical observatory. He is expected to do as he is told and to ask no questions. If he does do as he is told, and votes right and never revolts, he will get his little share of pap. They will let him make a few foolish speeches; if he can't make them, will let him write them or have them written for him and give him leave to print in the Record so he can send them back home and show the folks what a great man he is and what a magnificent part he is taking in the councils of the nation. He can get recognized, from time to time, to call up a bill he is interested in, and, if he is perfectly house-broken and absolutely correct, they may pass the word along for him to some of the committees to let some measure in which he is concerned see the light of day and get before the House."

Following the Leaders

"What chance has a new member to get anything in the appropriation bills unless he has the O. K. of the leaders on him? What chance has any member, for the matter of that, to get items in appropriation bills if he does not always toe the mark? In my short time here I have seen a few men leave the reservation and I have not yet observed any place where those men got anything by it except a bunch of rebuffs when they came around with their pleas for this or that thing in their districts.

"You can stand up in the House and yell until you are black in the face for recognition and you won't get it unless you have arranged for it beforehand and unless, further, the Speaker thinks you are regular and all right. Jump in, sometime, with a protest against some procedure that has been determined upon by the leaders. From that moment you might as well be fishing for catfish down in the Potomac as attending legislative sessions. You will be of about as much account in one place as in the other. They talk about conscience making cowards of us all. It isn't conscience, son, it is wanting to hold our jobs. You can't go home and tell your people you voted against this or that proposition because of principle. They may applaud you, but they will elect the fellow who can get the new post-office buildings and slide through a lot of pensions. That's all there is to that.

"The most independent man I know in the House is Littlefield, of Maine, and he's going to quit because he can't stand the gaff. He has fought a lot of bad measures in this House and has had the courage to get up and tell why, but every time he has been reëlected in his district his plurality has been smaller than it was the time before, and so far as getting along with the leaders is concerned they admire his ability, but they damn his independence, and he gets nothing. They hand it to him every time they can. If a man like Littlefield quits the game in disgust what chance has an ordinary citizen who breaks into Congress to do anything except play ball as he is told to play and gather in such crumbs as may be dropped for him?

"You heard a lot of shouting, when Congress opened, about the split in the party and how these strong men were against those strong men, and how, if this wasn't done and that wasn't done, there would be a breach that would insure defeat at the polls. Well, I sort of thought some of that was true, but, since I have seen a session end, I know that when you come to talk about lack of discipline and organization in the Republican party you are dreaming. They let the party get all tangled up early in the session and fight around and claw and spit, but when the time comes to close up, when the last hours are at hand, they crack the whip and everybody falls in.

"Take that case of Senator Foraker. Now, there is a courageous man. He

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fought that Brownsville affair to a finish, defied the President, got a hearing, and it looked as if he would get into action in the Senate in a way to delay adjournment and gum things all up. Did he do it? He did not. When the time came, after he had proved his sincerity and his courage enough to suit everybody, they threw the net over him. They pointed out to him how much better it would be to give the Brownsville matter calm and quiet judgment next winter, after the elections, than now, on the eve of a Presidential campaign. They showed him that while he might make a muss there were enough patriots there to stand by the machine to squelch him, and that he would get nothing out of it except the consciousness of duty well performed, which doesn't amount to shucks when a man wants to be reëlected. They pacified him. Maybe it was with a club, but the chances are it wasn't, and Foraker subsided.

"Then they turned their attention to the tariff. It is getting to be a religion among the American people to howl for a revision of the tariff. Most of them don't know why they want the tariff revised, but they say they do and are as insistent about it as a puppy is for a bone. Don't you begin thinking that the Republican party wants to revise the tariff. The dear old tariff has done too much for the Republican party, and with the President lambasting the railroads and the corporations, the protected people are about the only ones that are left who will come up liberally with campaign funds. Still, the people, not contributing any campaign funds themselves and not giving a hoot about that end of it, kept yipping about a revision of the tariff. It was a popular cry. Everybody wanted it but the House and Senate leaders. Did they start a revision? They did not; nor could I, who am from a district where tariff revision is most popular, or any one of a hundred like me, get any action. When they got ready they announced a plan for taking a leisurely look-over of the schedules this summer, when there will be no Congress in session, and possible action—after election.

Tawney's Economy Talk

"After election! Do you get that? The revisionists will be satisfied. The standpatters will be satisfied. Everybody will be satisfied, and the Grand Old Party will go into the campaign with banners flying and looking both ways on the tariff question, both ways which are the two directions the votes come from.

"Jim Tawney and Senator Allison and Senator Hale let out enough squawks about economy during the session to fill a hundred pages of the Record. Every time there was nothing else doing Tawney would get up and caution all hands to be very careful because we are spending too much money. That was to help the game along. That was a fine brand of conversation for the ears of our constituents. Still, if you will take the appropriation bills and point out to me where any project needed in a close district or needed by a regular who has a hard fight or favored by the leaders is not provided for I shall be much obliged. We were economical, all right enough, but strictly at the expense of the people who were not in good.

"There is that matter of a public buildings bill. They told us the appropriations, as scheduled early, would exceed the revenue of the country by more than $118,000,000. Still, we found time to slide in a little public buildings bill, carrying about $23,000,000 in round numbers, and providing for public buildings in various metropolii in this country that have attained the dignity of more than $10,000 a year in gross postal receipts. We had to have it and we got it—that is, all the regulars got their pork, all those who stood by the party and the organization.

What the Democracy Needs

"They ironed the whole thing out. They had a Presidential campaign coming on, and the thought of losing the hold we have had on things for what will be twelve years come next March was too galling. When the time came, these men who were hopelessly antagonistic—to hear the newspapers tell it—on many matters of public policy as well as private preference, wrapped their arms about one another's necks, wept a few happy tears and combined against the common foe, the Democracy. Meantime, the Democrats were running a foolish and futile filibuster and getting nowhere with it, for there isn't a filibuster on earth that can do more than annoy—it cannot even harass—an organization run by the rules we have in force. The thing the Democratic party needs is discipline. It comes hard, at times, but it makes for victories.

"This all leads me back to what I started out to say, and that is that we are all politicians, all compromisers, and all working all the time with a lively appreciation of what the effect will be back where the votes are cast and counted. We adjourned with everybody in line, all differences composed—on our side—the tariff revision bunco game working well, everything serene and not a cloud in the sky. I can see forty places where I might have made a little newspaper notoriety for myself by protesting against some outrages I am cognizant of, but I didn't protest. Nary a protest from me! And I may call your attention to the fact that I landed handsomely in the public buildings bill, that I got a large and juicy chunk of pork for my district, that my pension cases have been well taken care of, that I have passed a claim or two, that I have been recognized on important measures, and that I am in pretty fair shape to go home and make the fight for reëlection.

"I know this is a low-down way to view it, but I can't help that. I can't make rules for the game. The rules are made for me. My conscience did prick me a lot, but I guess the spot is callous now."

YOUR SAVINGS

How to Invest Small Sums

ONE reason why so many people have no investments of any kind is because they believe that investment means the employment of a considerable sum of money. They wait, therefore, until they have saved that large sum. Some wait all their lives and have no chance to invest. This belief about the necessity of having, let us say, a thousand dollars before your money can be put out to work for you is a mistake. Many large fortunes began with small and judicious investments. One bond or a few shares of stock have impressed the lesson of investment. Just as the organization of the modern investment business has brought its opportunities to the very doors of the people everywhere, so has it also made possible the safe and profitable employment of comparatively small amounts. An effort will be made this week to show how this can be done by the average man and woman.

It is a good thing to keep always in mind the fact that all investment begins with savings and that the savings-bank is the first step toward the ownership of a bond, a mortgage, or other desirable form of security. When you realize that five cents a day, saved every day, amounts to $182.50 in ten years; that at 4 per cent. interest in a savings-bank this will earn $40.06, and that the total sum represented at the end of that time by the putting aside of a single carfare daily is $222.56, you get some idea of the value of little things when applied to saving and investment.

It is never a good plan to take all your money out of a savings-bank for investment. If you keep a small amount there for emergencies, such as illness or accident, you will not be compelled to sell your stock or bond in case there should be some sudden demand for funds.

Since bonds comprise the bulk of conservative investment, let us first see how small sums may be invested in them. The usual denomination of bonds is one thousand dollars, frequently you can get them in five-hundred-dollar pieces and sometimes you can get them in what might be called one-hundred-dollar sizes. These hundred-dollar bonds are not widely known for a variety of reasons. Most railroad and other corporations do not like to issue them because they involve much extra clerical work, especially in transferring them.

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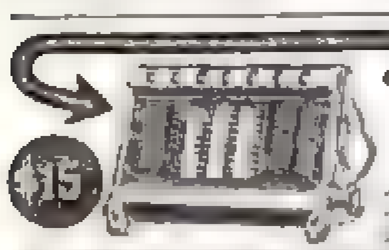

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Then, too, there is the added expense of having them engraved. There has not been a very broad market for them either, and, as a result, they do not figure as often in the records of bond sales or in the financial news generally as do the bonds of larger denomination. But the fact is that these one-hundred-dollar bonds may be had, and in some of the best-known railroads.

Among the types of one-hundred-dollar bonds are: Norfolk and Western Consolidated 4s, due 1996; Chicago, Burlington and Quincy (Denver Extension), Collateral Trust 4s, due 1922; New York, New Haven and Hartford Convertible Debenture 3½s, due 1956; and Colorado and Southern Refunding Mortgage 4½s, due in 1935.

Most of the one-hundred-dollar railroad bonds may be bought below par, which keeps the investment well within the hundred-dollar limit.

The hundred-dollar bond is not confined exclusively to the railroads. It may be had in industrial companies, too, such as, for example, the General Electric Company and the American Tobacco Company, the latter also having fifty-dollar pieces. Sometimes public service corporations include small bonds in their issues so as to make them appeal to all the people.

Gilt-Edged Ten-Dollar Bonds

You can get City of New York bonds in denomination of ten dollars. These bonds are sometimes called "corporate stock," and are direct obligations of the greater city. The idea of having them as small as ten dollars was to permit all the citizens to have a part, if they desired, in the city financing. At one time these ten-dollar bonds were sold "over the counter," which means that anybody who had the price could go to the Controller's office and buy one without bothering with a broker.

The question naturally arises, Why invest small sums in a bond? One excellent reason is that it is a form of compulsory saving. If a man has one hundred dollars in a savings-bank it is where he can get it without much trouble. The bank is open every workday, and the process of withdrawing the deposit is very simple. Its very accessibility is a temptation. But if this money is tied up in a bond or some security of small denomination, he might have to wait several days before he could sell it, and in the mean time the desire to sell it, or the emergency which made the sale seem necessary, may have passed.

Another advantage of the one-hundred-dollar bond is that it may be bought by parents for their children. If purchased when the child is young and put away, it provides a sum on maturity that may, for example, help to pay for a boy's schooling.

The one-hundred-dollar bond has a larger significance than merely providing the small investor with an opportunity safely to employ his savings. If issued by all the great railroad systems of the country it would be a sane and constructive step toward bringing the people and the corporations closer. The great mass of the people could buy these small bonds and this popular ownership of them would work for benefit all around. The people, having their savings invested in them, would naturally have a better feeling for the railroads and would not put obstacles in the way of their development; the railroads, realizing that their funded debt was so widely held, would be more careful of service and expenditure. More than this, the legislatures would be more conservative in the enactment of corporation legislation, rate and otherwise. In other words, despite the fact that the stockholders are the real owners of the railroads, the proprietorship of the bonds by the whole people would be a desirable form of public ownership.

When their money is involved, people are not likely to be in a destructive mood toward the country or the corporations that hold it. It follows then that every foreigner becomes a more desirable citizen the moment he begins a savings-bank account or buys a share in a building and loan association. So with bonds of small denomination.

These small bonds would perform, in a way, the same service for the United States that consols do for England and *rentes* for France. These national obligations (they are Government bonds) are held by capitalist and laborer. They are a real stimulus to saving. They are of such denomination (especially the *rentes*) that they are within the reach of everybody.

It is possible to get United States Government bonds from twenty-dollar denomination up. The twenty-dollar bonds, however, were a Spanish War emergency measure and were made small so that all the people could have a part in a great patriotic demonstration. These bonds will be retired soon. The objection to buying Government bonds for investment, no matter whether they are fifty dollars, one hundred dollars or larger, is that the high premium on them makes the yield very small. On the one-hundred-dollar bonds, for example, the yield ranges from 1¾ to 2 per cent. The conservative investor should not be content with this small yield when he can get from 4 to 5 per cent. on good railroad bonds.

But bonds do not comprise the only medium for investing a small sum like a hundred dollars. For men especially, a share of good, dividend-paying stock offers an opportunity. It is as easy to buy one share of stock as it is to buy ten. There is, of course, this difference between a bond and a share of stock: A bond is usually a claim on property, and is, therefore, secured; a share of stock is simply an interest in the railroad or business, and is not secured. On the other hand, a share of stock offers a bigger chance for profit, and, in the main, can be more readily sold than a bond.

Since the par value of most stocks is one hundred dollars (a few, like the Reading and the Pennsylvania, are fifty dollars), it is possible for the average man or woman with savings to buy a share, and it is sometimes preferable, for investment purposes, to buy a share of preferred stock. This makes you a preferred partner in the business. An idea of the results to be obtained is gained from observation of a share of Southern Pacific preferred which sold, on the day this article was written, at 119. The annual dividend on this stock is 7 per cent., which would make the yield on a share of it 5.8 per cent. The common stock of such railroads as the Pennsylvania, the Northern Pacific, Illinois Central, Delaware and Hudson, and the Chicago, Milwaukee and St. Paul provides investment ranging on yield from 5½ to 7 per cent.

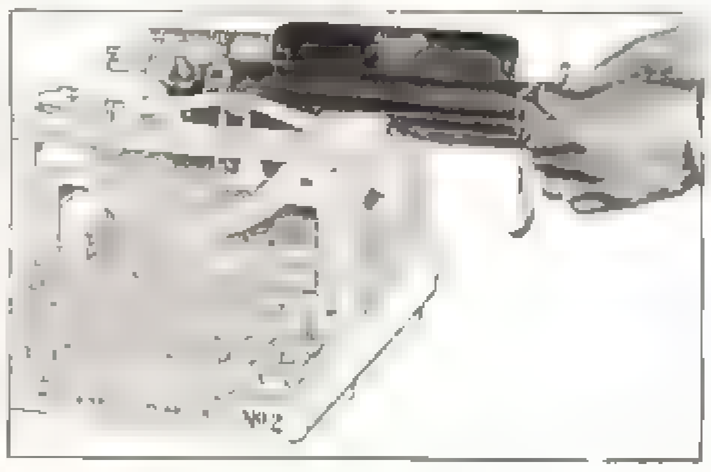
One rule, however, should be observed in buying stock, especially with small sums, and it is this: Keep away from the industrial and mining schemes that offer stock from twenty-five cents a share up. Likewise avoid the stock of companies seeking to float patents that have never had a commercial test. No industrial investment is an investment until the invention has proved to be a practical success *and is being sold and used.*

Bonds on the Installment Plan

In connection with the investment of small sums it is, perhaps, helpful to point out the fact that it is possible to buy bonds on the installment plan. If, for example, you have one hundred dollars to invest and want to buy a thousand-dollar bond, you do not have to wait until you get the whole thousand in a lump. By a plan, originated and put into practice by one of the largest bond and investment houses of New York, you can buy a bond by paying ten per cent. of the par value down and the remainder in regular installments. With a thousand-dollar bond, the initial payment down would be one hundred dollars. The bond is transferred to you at the outset, but is held by the house until final payment is made. You pay interest on the balance due at the current rate of interest. But, meanwhile, the bond is earning interest right along and the interest coupons are credited to you as they come due. This helps materially to offset the interest that you pay on the balance. The advantage that buying a bond on the installment plan has over waiting until you have the whole amount is that it often enables you to get a bargain.

Whether you invest in large or small sums, it is important to buy your investment through a house of the highest integrity, because the character of the house is one of the best guarantees of the investment. Bonds may be bought by mail from houses that meet these requirements. The time has come when the small investor gets the same consideration as the large one. A postal-card from anywhere to one of these houses will begin a flow of concrete, helpful information. The usual commission charged by brokers is very small. On a thousand-dollar bond it is $1.25, and on a share of stock it is twelve and a half cents.

Prove it for Yourself!



—the reason for the snappy, responsive action of the NEW MODEL

L. C. Smith & Bros. Typewriter

With the carriage at extreme length, test it for lost motion—up, down, sidewise.

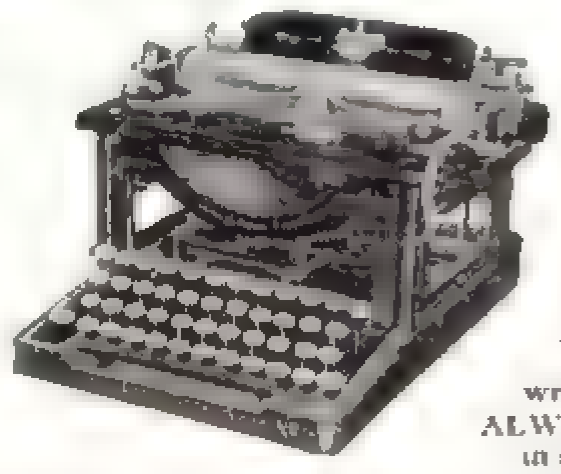
—Firm as a rock, yet easy-running, on Ball Bearings which travel on flat steel surfaces—there's the secret.

Perfect Freedom coupled with Absolute Rigidity.

"A loose carriage makes slovenly writing."

Write to-day for the Free Book.

L. C. Smith & Bros. Typewriter Co.
SYRACUSE, N. Y., U. S. A.
Branches in all Large Cities.



ALL the writing ALWAYS in sight

"The Garter With the Holes."

No Bothersome Rights and Lefts

It's made of one continuous piece of leather. No patching together, which means a weak grip and a quick rip.

Crown Make
Perforated Leather Garter.
Patented April 3, '07 [illegible]

The perforations let your skin breathe. Coolness—comfort. Either garter fits either leg.

The "Can't Slip" Button Fastener lives up to its name—but is easy to attach and detach.

The Garter is lined with a **perspiration and odor proof fabric** that keeps your leg cool and the garter clean in the [illegible] weather.

Made in three adjustable sizes—small, medium and large—[illegible] at **50 Cents and $1.00 a Pair.** At your dealer's or [illegible] on receipt of price

CROWN SUSPENDER CO., 836-838 Broadway, Dept "C," N. Y.
Makers [illegible] "under the overshirt and over the undershirt" [illegible]

HOME STUDY

The University of Chicago
Offers

Over 350 of its class-room courses by correspondence, enabling one to take up High School or College work at [illegible] The U of C Div C Chicago Ill

FOX MOTORS
HIGH SPEED—HEAVY DUTY

We are the only manufacturers who sell on the bore and stroke of our cylinders, and agree to refund your money if, after 30 days' trial, you see fit to return the engine. Write for catalog

THE FOX REVERSIBLE GASOLINE ENGINE CO
203 Front Street, South Cincinnati, Newport, Ky.

A Wiss is Its Own Reward

The natural smoothness and softness of your skin is more dependent upon the razor you use in shaving than upon anything else.

Not only in appearance does your skin suffer from the use of a poor razor, but the attendant smarting sensation makes you constantly dread the time for shaving.

It is a pleasure to shave with a

WISS
RAZOR

It's a safe investment—a lifetime companion. It has the keenest cutting edge, and is tempered to retain that edge longer than any other razor in the world

Every Wiss Razor is accompanied by our unlimited guarantee "Perfect Shaving Satisfaction or Your Money Back"

Wiss Razors are on sale wherever the best cutlery is sold and every dealer is authorized to make good the Wiss guarantee. If your dealer hasn't Wiss Razors write to us direct

Send for the Wiss Razor Booklet—Free

J. WISS & SONS CO., Newark, N. J.

"You Do the Designing—We'll Make the Rug"

Exactly match or harmonize the color scheme of your furnishings. Inexpensive, sturdy, hand woven rugs of wool or camel's hair weft—in stock or woven to order without delay—last a lifetime.

Thread & Thrum Rugs

For country house, cottage, den, porch, office or public building—no other rug so serviceable or appropriate. Specially adapted to mission or reed furniture. Made by expert craftsmen—any color or size. At leading stores or send for color card and prices.

Thread & Thrum Workshop
TRADE MARK REGISTERED

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ARNOLD, CONSTABLE & CO.
New York *Selling Agents*

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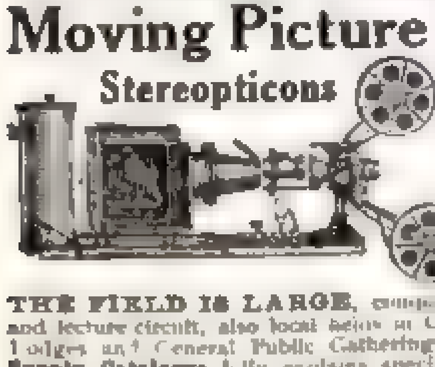


You Can Make BIG MONEY Entertaining the Public

Nothing affords a better opportunity for men with small capital. We start you, furnishing complete outfits and explicit instructions at a surprisingly low cost.

THE FIELD IS LARGE, comprising the regular theatre and lecture circuit, also local fields in Churches, Public Schools, Lodges and General Public Gatherings. **Our Entertainment Supply Catalogue** fully explains special offer. **Sent Free. Chicago Projecting Co., 225 Dearborn Street, Dept. I, Chicago.**

THE APPLEROD ADDITION

(Continued from Page 14)

which he had already placed upon the back of that desk a gray-tinted envelope which he handed to Bobby with a silence that was more eloquent than words. It was inscribed:

To My Son if He is Fool Enough to Take Up with Applerod's Swamp Scheme

Rather impatiently Bobby tore it open, and on the inside he found:

> When shrewd men persist in passing up an apparently cinch proposition, don't even try to find out what's the matter with it. In this six-cylinder age no really good opportunity runs loose for twenty-four hours.

"If the Governor had only arranged to leave me his advice beforehand instead of afterward," Bobby complained to Agnes Elliston that evening, "it might have a chance at me."

"The blow has fallen," said Agnes with mock seriousness; "but you must remember that you brought it on yourself. You have complained to *me* of your father's carefully-laid plans for your course in progressive bankruptcy, and he left in my keeping a letter for you covering that very point."

"*Not* in a gray envelope, I hope," groaned Bobby.

"*In* a gray envelope," she replied firmly, going across to her own desk in the library.

"I had feared," said Bobby dismally, "that sooner or later I should find he had left letters for me in your charge as well as in Johnson's, but I had hoped, if that were the case, that at least they would be in pink envelopes."

She brought to him one of the familiar-looking missives, and Bobby, as he took it, looked speculatively at the big fireplace, in which, as it was early fall, comfortable-looking real logs were crackling.

"Don't do it, Bobby," she warned him smiling. "Let's have the fun together," and she sat beside him on the couch, snuggling close.

The envelope was addressed:

To My Son Upon His Complaining that His Father's Advice Comes Too Late!

He opened it, and together they read:

> No boy will believe green apples hurt him until he gets the stomach-ache. Knowing you to be truly my son I am sure that if I gave you advice beforehand you would not believe it. This way you will.

Bobby smiled grimly.

"I remember one painful incident of about the time I put on knickerbockers," he mused. "Father told me to keep away from a rat-trap that he had bought. Of course I caught my hand in it three minutes afterward. It hurt and I howled, but he only looked at me coldly until at last I asked him to help. He let the thing squeeze while he asked if a rat-trap hurt. I admitted that it did. Would I believe him next time? I acknowledged that I would, and he opened the trap. That was all there was to it except the raw place on my hand; but that night he came to my room after I had gone to bed, and lay beside me and cuddled me in his arms until I went to sleep."

"Bobby," said Agnes seriously, "not one of these letters but proves his aching love for you."

"I know it," admitted Bobby with again that grim smile. "Which only goes to prove another thing, that I'm in for some of the severest drubbings of my life. I wonder where the clubs are hidden."

He found out one of them late that same night at the Idlers'. Clarence Smythe, Silas Trimmer's son-in-law, drifted in toward the wee small hours in an unusual condition of hilarity. He had a Vandyke, had Mr. Smythe, and was one who cherished a mad passion for clothes; also, as an utterly impossible "climber," he was as cordially hated as Bobby was liked at the Idlers', where he had crept in "while the window was open," as Nick Allstyne expressed it. Ordinarily he was most prim and pretty of manner, but to-night he was on vinously familiar terms with all the world, and, crowding himself upon Bobby's quiet whist crowd, slapped Bobby joyously on the shoulder.

"Here's the generous lad," he thickly informed Allstyne and Winthrop and Starlett. "If you chaps have any property you've wanted to unload for half a lifetime, here's the free-handed boy to buy it."

"How's that?" Bobby wanted to know, guessing instantly at the humiliating truth.

"That Westmarsh swamp belonged to Trimmer," laughed Mr. Smythe, so bubbling with the hugeness of the joke that he could not keep his secret; "and when Thorne, after pumping your puffy man, told my clever father-in-law you wanted it, he promptly bought it from himself in the name of Miles, Eddy & Co. and put up the price to three hundred an acre. Besides taking the property off his shoulders you've given him nearly a ten-thousand-dollar advance for it. Fine business!"

"Great!" agreed blunt Jack Starlett. "Almost as good a joke as refusing to pay a poker debt because it isn't legal."

Bobby smiled his thanks for the shot, but inside he was sick. The game they were playing was a parting set-to, for the three others were leaving in the morning for Stanley's hunt, but Bobby was glad when it was over. In the big, lonely house he sat in the study for an hour before he went to bed, looking abstractedly up at the picture of old John Burnit and worrying over this new development. It cut him to the quick, not so much that he had been made a fool of by "clever" real-estate men, had been led, imbecile-like, to pay an extra hundred dollars per acre for that swamp land, but that the advantage had gone to Silas Trimmer.

Moreover, why had Silas put a prohibitive valuation upon that north eight acres? Why did he want to keep it? It must be because Silas really expected that his tract would be drained free of charge, and that he would thus have the triumph of selling it for an approximate six thousand dollars an acre in the form of building lots. In the face of such a conclusion, the thought of the cement wall that he had ordered built was a great satisfaction.

VI

IT WAS a remarkably open winter that followed, and outdoor operations were thereby enabled to go on uninterrupted. In the office, the pompous Applerod, in his frock coat and silk hat, ground Johnson's soul to gall dust; for he had taken to saying "*Mr.* Johnson" most formally, and issuing directions with maddening politeness and consideration. An arrangement had been effected with Applerod, whereby that gentleman, for having suggested the golden opportunity, was to reap the entire benefit of the improvement on his own twenty acres, Bobby financing the whole deal and charging Applerod's share of it against his account. Applerod stood thereby to gain about seventy-six thousand dollars over and above the price he had paid for his twenty acres; and, moreover, *Bobby had decided to call the improved tract the Applerod Addition!* When that name began to appear in print, coupled with flaming advertisements of Applerod's devising, there was grave danger of the rosy-cheeked old gentleman's losing every button from every fancy vest in his possession.

In the mean time, thoroughly in love with the vast enterprise which he had projected, Bobby spent his time outdoors, fascinated, unable to find any peace elsewhere than upon his Titanic labor. His evenings he spent in such social affairs as he could not avoid; with Agnes Elliston; with Biff Bates; in an occasional game of billiards at the Idlers'; but his days, from early morning until the evening whistle, he spent amid the clang of pick and shovel, the rattling of the trams, the creaking of the crane. It was an absorbing thing to see that enormous groove cut down through the big hill, and to watch the growth of the great mounds which grew up out of the marsh. The ditch that should drain off all this murky water was, of course, the first thing to be achieved, and, from the base of the hill through which it was to be cut, the engineer ran a tram bridge straight across the swamp to the new retaining wall; and from this, with the aid of a huge, long-armed crane which lifted cars bodily from the track, the soil was dumped on either side as it was removed from the cut. By the latter part of December the ditch had been completed and connected with the special sewer which,

RUBBERSET
TRADE MARK

No Matter How You Shave

Safety razor or regular razor—shaving stick or shaving mug—the old saying still remains true, "Well lathered, half-shaved." To be well-lathered requires a good brush—bristle-tight and bristle-right.

Shave every day or once a week—rub in the lather as hard as you like, you can't change the shape or loosen a bristle in

RUBBERSET
TRADE MARK
Shaving Brushes

The "why" of this is found in the base of the brush. The bristles are held together by vulcanized rubber as hard as iron—proof against water and wear.

The name on each brush guarantees it.

Bristles Set
in Solid Rubber

At all dealers' and barbers', in all styles and sizes, 25, 50, 75 cents to $6.00. If not at your dealer's, send for booklet, from which to order by mail.

To the average man we commend the $1.00 brush.

Berset Shaving Cream Soap softens the beard without rubbing with the hand. Doesn't dry, doesn't smart. 25 cents a tube at all dealers'.

The Rubberset Company
63 Ferry Street Newark, N. J.

Lightning Freezer

About making frozen desserts

You can make a frozen dessert—such as it is—with a tin can and a bucket of ice and salt. You can make it *better* with the ordinary sort of freezer. You can make it BEST in the scientifically designed and perfectly constructed

Lightning Freezer

Not likely you will try the tin can method; but there is the chance of getting an inferior freezer. With such a freezer you can never know the genuine delight of making dainty desserts afforded by the possession of the **Lightning Freezer.**

It excels in Easy Running, Quick Freezing, Economy, and Convenience, producing frozen desserts of a distinctively superior quality.

[illegible] write for "Frozen Sweets [illegible] trations how simple and easy ice cream making is with the **Lightning Freezer**

Insist on having the Lightning Freezer. Every dealer can supply it.

North Brothers Mfg. Co. Philadelphia

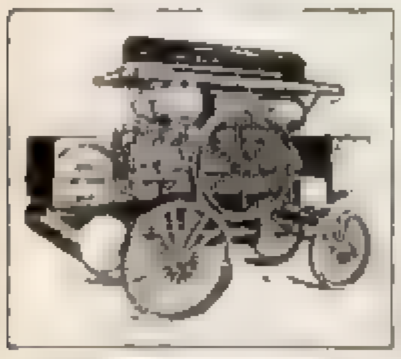
"R.-S." Motorcycle

The first and only real Mechanical Intake Valve Motorcycle [illegible] United States. Thousands in suc[illegible] Motorcycle to climb Pike's Peak [illegible] Tandems, Tricycles, Tri-Cars [illegible] represents the most value as well as the most advanced [illegible]

Hundreds of testimonials from every part of United States showing "R. S." achievements in racing, record making, hill climbing and endurance tests sent *free* with complete illustrated catalogue, on request to Dept. P.

Reading Standard Company, Reading, Pa.

Makers The Renowned Reading-Standard Bicycle



Proven Permanent Profits

The Original Vacuum Cleaning Machine

The above wagon will prove a mint to you, making money at the rate of $10. [illegible]. It cleans Residences, Stores, Hotels, Halls, Clubs, Theaters, Schools, without wear and tear on persons or places. Reliable, durable and most efficient Portable Plant in the world. On a small investment you can realize *$3,000 to $5,000 a year* in Proven, Permanent Profits. Free Bulletins and Catalogues to all that are in earnest. A full line of Stationary Vacuum Cleaning Plants are also made by us.

Send for Illustrated Booklet.

General Compressed Air & Vacuum Machinery Co.
4496 Dept. "D" Olive Street, St. Louis, Mo.

by permission of the city, had been built to carry the overflow to the river, and, the open weather still holding, the stagnant pool which had been a blot upon the landscape for untold ages began to flow sluggishly away, displaced by the earth from the disappearing hill

The city papers were teeming now with the vast energy and public-spirited enterprise of young Robert Burnit and Oliver P. Applerod, and there were many indications that the enterprise was to be a most successful one. Even before they were ready to receive them, applications were daily made for reservations in the new district, and individual home-seekers began to take Sunday trips out to where the big undertaking was in progress.

"You sure have got 'em going, Bobby," confessed the finally-convinced Biff Bates after a visit of inspection. "Here's where you put the hornet on one Silas Tight-Wad Trimmer all right, all right. But the bones don't roll right that the side bet don't go for Johnson instead of Applegoat. He's a shine, for me. I think he's all to the canary color inside, but this man Johnson's some man if he only had a shell to put it in. Me for him!"

The unexpressed friendship that had sprung up between the taciturn bookkeeper and the loquacious ex-pugilist was both a puzzle and a delight to Bobby, and it was one of his great joys to see them together, not knowing why they liked such companionship, not having a single topic of conversation in common, but unconsciously enjoying that vague, sympathetic man-soul they found in each other.

About the first of February the filling and grading were finished and the construction of the streets began, and the middle of March saw the final disappearance of everything, except that dark, eight-acre spot of Silas Trimmer's, which might remind one of the tract once known as the Westmarsh. In its place lay a broad, yellow checker-board, formed by intersecting streets of asphalt edged with cement pavements, and in the centre, at the crossing of broad Burnit and Applerod Avenues, there arose, over a spot where once frogs had croaked and mosquitoes clustered in crowds, a pretty club-house, which was, later, to be donated to the suburb; and a great satisfaction fell upon the soul of Bobby Burnit like a benediction.

Also one Oliver P. Applerod added two full inches to his strut. He seldom came out to the scene of actual operations, for there was none there except workmen to see his frock coat and silk hat; but occasionally, from a sense of duty inextricably mingled with self-assertiveness, he paid a visit of inspection, and upon one of these his eyes were confronted by a huge new board sign, visible for half a mile, that overlooked the Applerod Addition from the hills to the north. It bore but two words: "TRIMMER'S ADDITION." Applerod, holding his broadcloth tight about him to keep it from yellow contamination as a car rumbled by, looked and wiped his glasses and looked again, then, highly excited, he called Bobby to him.

"Why didn't you tell me of this?" he demanded, pointing to the sign.

Bobby, happy in sweater and high boots and liberal decorations of clay, only laughed.

"The sign only went up yesterday," he stated

"But it is competition. Unfair competition! He is stealing our thunder," protested Applerod.

"He has a perfect right to lay out a subdivision if he wants," said Bobby. "But don't worry, Applerod. I've been over there and the thing is a joke. The tract is one-fourth the size of ours, it is up hill and down hill, only a little grading is being done, streets are cut through but not paved, and a few cheap board sidewalks are being put down. He's had to pay a lot more for his land than we have and cannot sell his lots any cheaper."

"There's no telling what Silas Trimmer will do," said Applerod, shaking his head.

"Nonsense," said Bobby; "there is no chance that people will pass by our lots and buy one of his."

Applerod walked away unconvinced. Had it been any one else than Silas Trimmer who had set up this opposition he would not have minded so much, but Applerod had come to have a mighty fear of John Burnit's ancient enemy, and presently he came back to Bobby more panicstricken than ever.

"I'm going to sell my interest in the Applerod Addition the minute I can find a buyer," he declared, "and I'd advise you to do the same."

"Don't be foolish," counseled Bobby, frowning. "You *can't* lose."

"But man!" quavered Applerod. "I have four thousand dollars of my own cash, all I've been able to scrape together in a lifetime, tied up in this thing, and I *mustn't* lose!"

Bobby regarded his father's old confidential clerk more in sorrow than in anger. He was not used to dealing with men of any age so utterly lacking in gameness.

"Four thousand," he repeated, then he looked across his big checker-board. "I'll give you seventy-five hundred for it right now."

"What!" objected Applerod, aghast. "Why, Mr. Burnit, the work is nearly done and I have already in sight seventy-six thousand dollars of clear profit over my investment."

Bobby surveyed him in amazement. He did not remind Applerod that his four thousand dollars represented only a trifling part of the investment required to yield this seventy-six thousand dollars' profit. It would not have meant anything to a man so cankered with selfish interest.

"Then you won't take it!"

"I'd be crazy," declared Applerod. "I can get a better price than that."

Bobby was thoughtful for an hour after Applerod had left him; then he hurried into the club-house and telephoned to Chalmers. This was in the forenoon. In the afternoon Applerod was served with an injunction based upon an indivisibility of interest, restraining him from disposing of his share; and in his anger he let it slip out that he had already been trying to open negotiations with Trimmer!

"Honestly, it hurts!" said Bobby wearily, telling of the incident to Agnes that night. "I didn't know there were so many unsportsmanlike people."

"I think that is precisely what your father wanted you to find out," she observed.

"I don't want to know it," protested Bobby. "I'd stay much happier to believe that everybody in the world was of the right sort."

She shook her head.

"No, Bobby," she said gently; "you have to know that there is the other kind, in order properly to appreciate truth and honor and loyalty."

"I could almost believe I was in Sunday-school class," grinned Bobby. "No wonder it's snowing."

Agnes looked out of the window with a cry of delight. Those floating flakes were the very first snow of the season; but they were by no means the last. The winter, delayed, but apparently all the more violent for that very reason, burst suddenly upon the city, stopping the finishing touches on both suburban additions. Came rain and sleet and snow, and rain and sleet and snow again, then biting cold that sank deep into the ground and sealed it as if with a crust of iron. March, that had come in like a lamb, went out like a lion, and the lion raged through April and into May. Then, as suddenly as it had come, the belated winter passed away and the warm sun beat down upon the snow-clad hills and swept them clean. It penetrated into the valleys and turned them into rivulets, thousands of which poured into the river and swelled its banks brimming full. The streets of the Applerod Addition were quickly washed with their own white covering and dried, and immediately with this break-up began the great advertising campaign. The papers flamed with full-page and half-page announcements of the wonderful home-making opportunity; circulars were mailed to possible home-buyers by the hundred thousand; every street car told of the bargain on striking cards; immense electric signs blazoned the project by night; sixteen-sheet posters were spread upon all the billboards, and every device known to expert advertising was requisitioned. Not one soul within the city or within a radius of fifty miles but had kept constantly before him the duty he owed to himself to purchase a lot in the marvelous Applerod Addition; and now indeed Oliver P. Applerod, reassured once more, began to reap the fruit of his life's ambitions as prospective buyers thronged to look at his frock coat and silk hat.

June the first was set for the date of the "grand opening," and though it was not to be a month of roses, still the earth looked

Wood Floors Without Dust

In places where people congregate, dust is a positive menace to health. In order to remove the dangers of dust-poisoning, the first step should be to prevent dust from arising from the floor and circulating through the atmosphere.

STANDARD Floor Dressing

accomplishes this purpose admirably. Numerous experiments prove that it reduces dust nearly 100% and at the same time *kills* all germs of disease.

Moreover, Standard Floor Dressing preserves the wood, and by reducing the labor of caretaking saves its cost many times over.

It is not intended for household use.

Sold by dealers generally, in barrels and cans of varying capacities.

Free Demonstration

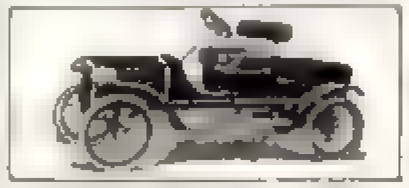
At our own expense we will treat the floor of one room or corridor in any public building. Particulars on request.

Write for Book "Dust and Its Dangers."

STANDARD OIL COMPANY, INCORPORATED

WALTHAM FRICTION DRIVE RUNABOUTS

Model 18 - 4 H P $400
Carriage [illegible] easy to get at. [illegible] miles per gallon of gasoline



Model 28—8 H P. $600.
Wheel steer. 2 cylinder. Air cooled. Speed 40 miles an hr. Fine hill climber.

Special Offer!

Doctors and other reliable professional or business men can now get a genuine 1908 Waltham for personal use at a big discount by agreeing to represent us in unassigned territory.

THE WALTHAM is guaranteed equal in service and durability to any car costing $1,000. [illegible] style, speed and endurance. [illegible] write at once for special agency offer.

WALTHAM MANUFACTURING CO., Waltham, Mass

A Doctor Says:—

"Sanitary Water Filter

[illegible] perforated metal [illegible] is easily renewed [illegible]

Full information on request

GEO. E. GERE
343 W 3rd Street, St. Paul, Minnesota

My new catalog No. 21 showing Flags in colors and illustrating every necessity for outfitting

Motor Boats and Yachts

sent Free. Reliable goods, low prices, prompt delivery.
HOPKINS, 119 Chambers Street, New York

PATENTS SECURED OR FEE RETURNED

Free report as to Patentability. Illustrated Guide Book, and List of Inventions Wanted, sent free.
EVANS, WILKENS & CO., WASHINGTON, D.C.

Avoid Adulterated Paint

At a time when so many products for use in and about the home are more or less adulterated, there is a satisfaction in knowing that it is possible and easy to *avoid adulterated paint.* Simply examine the White Lead and Linseed Oil before they are mixed into paint.

White Lead and Linseed Oil when pure make the [illegible] paint [illegible] whose excellence [illegible] all other paint [illegible]

We guarantee the purity of all our White Lead—simply look for the Dutch Boy Painter [illegible]

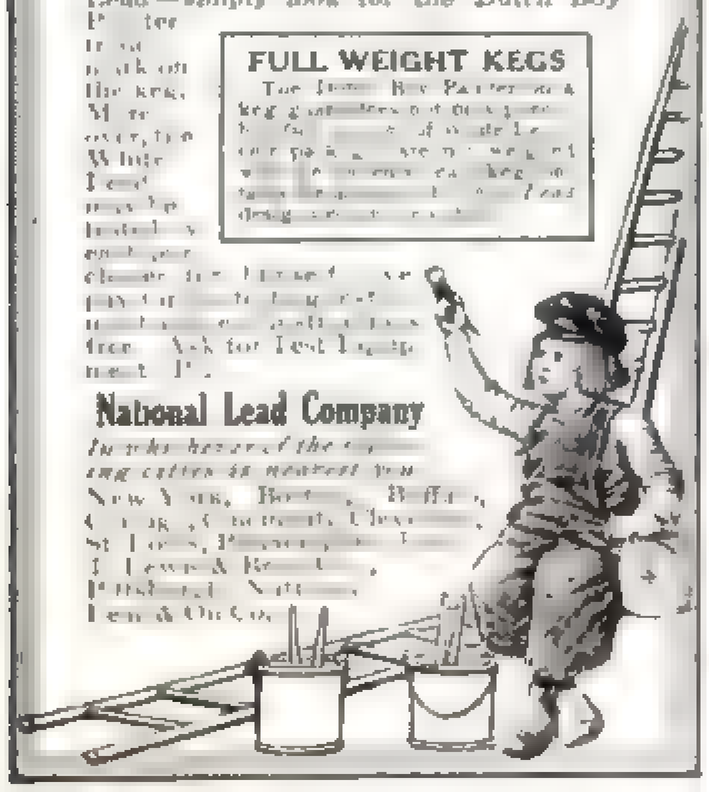
FULL WEIGHT KEGS

The Dutch Boy Painter on a keg [illegible]

[illegible] Ask for Test [illegible]

National Lead Company

In whichever of the following cities is nearest you
New York, Boston, Buffalo, Chicago, Cincinnati, Cleveland, St Louis, [illegible] John T. Lewis & Bros. Co., [illegible] National Lead & Oil Co.



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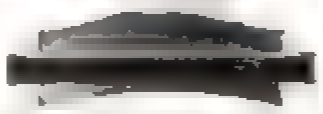
C & H ARCH INSTEP SUPPORT

will prevent all this. Give size shoe.

A shadow view showing [illegible] thro' leather top

50c a pair. Your dealer or by mail.



C & H ARCH SHANK CO., Dept. E, Brockton, Mass.

Medal of Highest Award Jamestown Exposition

ALL TONE to Your Stationery in the Office, Bank, School or Home by Using the Washburne's Patent

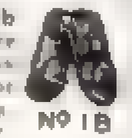
"O.K." PAPER FASTENERS

[illegible] in their use as well as

Perfect Security

Easily put on or taken off with the thumb or finger. [illegible] Made of [illegible] boxes of 100 Fasteners each. Send 10c for sample box of 50, assorted. Booklet free.

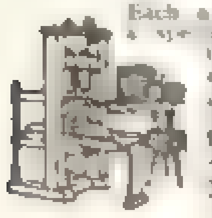
THE O. K. MFG. CO., Dept. F, Syracuse, N.Y.



Are You Bookish?

If so you will certainly be interested in the Carton Brochures. Each a little masterpiece by a great author each a [illegible] de luxe. Interesting to both the booklover and collector. We have a few [illegible] stamps. For another [illegible] Poor Richard's Almanack by Benjamin Franklin. Send for [illegible]

THE CARTON SOCIETY, Pittsfield, Mass.



bright and gay as the time approached, and Bobby Burnit took Agnes out to view his coming triumph. This was upon a bright day toward the end of May, when those yellow squares were tempered to a golden green by the tender young grass that had been sown at the completion of the grading. She had made frequent visits with him through the winter, and now she gloried with him.

"It looks fine, Bobby," she confessed with glowing eyes. "Fine! It really seems as if you had won your spurs."

"Diamond-studded ones!" he exulted. "Why, Agnes, the office is besieged with requests for allotments. In spite of the fact that we have over eleven hundred lots for sale at an average price of six hundred dollars, we're not going to have enough to go around. The receipts will be fully seven hundred thousand dollars, and our complete disbursements, by the time we have sold out, will not amount to over two hundred and twenty-five thousand. Of course, I don't know—I haven't asked, and you wouldn't tell me if I did—just by what promises you are bound, but when I close up this deal you're going to marry me! That's flat!"

"You mustn't be too sure of anything in this world, Bobby," she warned him, but she turned upon him a smile that made her words but idle breath.

VII

ONE circumstance only had occurred to give Bobby any anxiety. With the beginning of the thaw the water in Silas Trimmer's eight acres had begun slowly to rise, and he saw with some dismay that by far the larger part of the great natural basin from which the surface water had been supplied to this swamp sloped from the northern end. Not having that expanse of one hundred and twenty acres to spread over, it might overflow, and in considerable of trepidation he sought Jimmy Platt. That happy young gentleman only smiled.

"I calculated upon that," he informed Bobby, "and built your retaining wall two feet higher than the normal spring level for that very reason. It will carry all the water that can shed down from those hills."

Relieved, Bobby went ahead with the preparations for turning the Applerod Addition into money, and though he saw the water creeping up steadily against the other side of his wall, he displayed no anxiety until it had reached within three or four inches of the top. Then he took Platt out with him to have a look at it.

"Don't you think you ought to get busy?" he inquired. "Hadn't we better add another foot to this wall?"

"Not necessary," said Jimmy, shaking his head positively. "This has been an unusual spring, but the wet weather is all over now, and you can see by the watermark where the level has gone down a half inch since morning. All the moisture that has been trickling down here during the past week has been from the thawing out of the frozen hillsides, but those slopes are almost dust dry now."

"Suppose it should rain again?" insisted Bobby, still worried.

"It couldn't rain hard enough to fill up this four inches," declared Platt with decision. "Look here, Mr. Burnit, I'd worry myself if there was any cause whatever. Do you suppose I'd want anything to happen to my biggest and best job so close to my wedding day?"

"So you've set the time!" said Bobby with eager pleasure. He had met Platt's "best girl" and her mother out at the Addition, and liked her, as he did earnest young Platt.

"June the first," replied Jimmy exultantly. "The date of your opening—in the evening."

"Don't forget to send me an invitation."

"Will you come!" asked Platt. He had wanted to ask Bobby before, but had not been quite sure that he ought.

"Come!" replied Bobby. "Indeed I shall—unless I happen to have a wedding of my own on that date."

Bobby went away satisfied once more, and quite willing to give up the additional foot of wall. The work would entail considerable cost, and expense now was much more of an item than it had been a few months previously. Already he had spent upon this project over two hundred and ten thousand dollars; ten thousand he had given to Biff Bates; ten thousand he had used personally, so there was but an insignificant portion left of his two hundred

"Pre-Shrunk" Coat Sleeves Don't Pull Up

It's a nuisance to have to keep continually tucking up your cuffs to keep your shirt sleeve buttons from showing—

Just because you've been out boating the evening before—or were caught in a shower—

Causing those sleeves to wrinkle up and become two or three inches shorter than they were in the first place.

All this trouble and annoyance just because you have been unthinking or unknowing in making your purchase. Because there is a sure way to secure garments which will never shrink, sag, wrinkle, pucker or pull, from the time you put them on at the store until entirely worn out.

Insist upon getting Kaufman "Pre-Shrunk" Garments. They are as *stylish* as any garments you can buy. They cannot be equaled in *Fit, Finish* and *Workmanship* at several times the price. And what is far more important, the Style and Fit are *made permanent* by the exclusive Kaufman "Pre-Shrinking" process, which can be used by no other manufacturer.

This "Pre-Shrinking" takes all the shrink tendency out of the fabrics from which Kaufman Garments are made.

So there is no shrink left in the goods after the garments are made up and offered to you, to cause trouble at the first change in the weather.

Which means that if you admire the distinctive style and the perfect, comfortable, easy fit of

Kaufman "Pre-Shrunk" Garments

as you try them on in front of the clothier's glass—

You may depend confidently upon the same perfection in style, fit and appearance six months or a year hence, or until the garments are no longer fit for service.

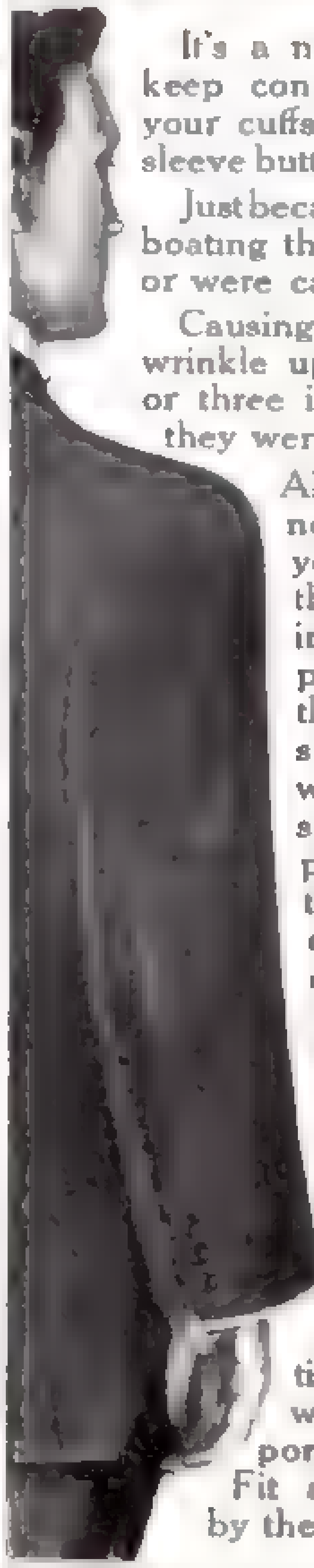
Your dealer will gladly show you Kaufman suits in the popular fabrics for Spring and Summer at $12 to $30 the suit. Most people, however, can be suited at $15 to $18.

But to be sure you are getting Kaufman "Pre-Shrunk" Garments, ask the dealer to show you this label, sewed in the garments, before you buy.

Every man who takes pride in his appearance should have the Kaufman STYLE BOOK. Ask your dealer for it or write to us. It's free, and an accurate guide to what you should wear for Spring and Summer, 1908.

Chas. Kaufman & Bros., Chicago

See Campus Togs for Young Men



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In ten cent tins
Also in twenty-five cent tins

Festino
Another dessert confection in the form of an almond enclosing a kernel of delicious cream

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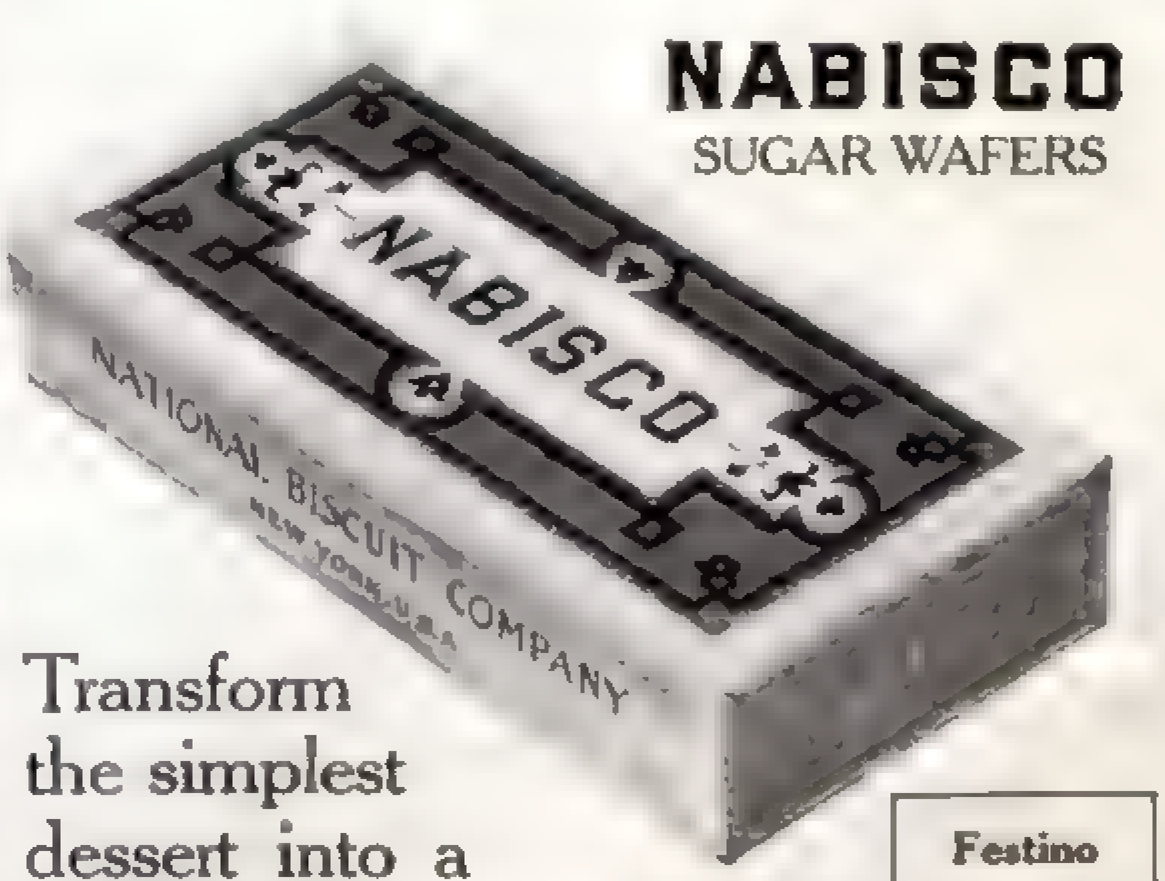

Self Supporting Trousers

You don't wear a belt with "Nufangl" Trousers because it's *needed*—merely for appearances. "Nufangl" Trousers are self-supporting — fitting snugly yet comfortably around the hips. Because of the vents in each side of the waist band there are no wrinkles or folds to disfigure

Present
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Trousers

The side vents fasten with snap clasps permitting a girth variation of [illegible] inches, insuring a perfectly smooth fit and absolute comfort. Leading clothiers have "Nufangl" Trousers in summer weights and fabrics.
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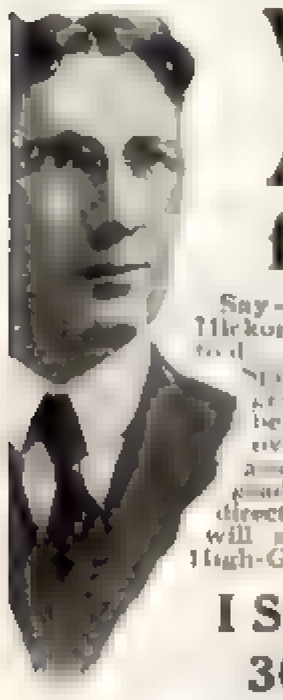
THE SIDE VENT DOES IT



Write Me A Postal for a Price

Say — Quote me prices on your Split Hickory Vehicles. That's all you need to do. I will send you free my big 1908 Split Hickory Vehicle Book. It is bigger and better this year than ever before, and contains photographs of over 125 Split Hickory Vehicles and photographs of a full line high-grade Harness. I will quote you direct prices from my factory which will save you from 30% to 50% on High-Grade Split Hickory Buggies.

I Sell Direct to You On 30 Days' Free Trial

Split Hickory Vehicles are guaranteed for two years. This is my 1908 Split Hickory Rubber Tired Runabout. Has more exclusive features than any other Runabout on the market — 40% more. All Split Hickory Vehicles are made to order giving you choice of finish and other options. Write me a postal today. [illegible] NOW, while you think about it.

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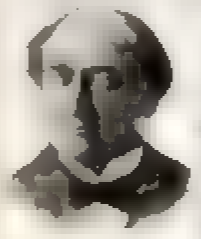
H. C. Phelps,
Pres. The Ohio Carriage Mfg. Co.,
Station 108,
Columbus, Ohio



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on time deposits in 17 years. This was [illegible] No speculation, no mining. Security over $1,000,000 first mortgages on Colorado homes. Send for booklet and list of references.
L. B. BROMFIELD, Mgr. 19 Jacobson Bldg. Denver, Colo.

WANTED—Hardware Salesman covering regular territory to take side line which sells to hardware men on sight in quantities. Good margin. Sample free (wt. 1 lb.), goes in hip pocket. Write for particulars, giving territory and references.
BARTH MFG. CO., MILWAUKEE, WIS.

and fifty thousand dollars. Their "grand opening" would eat up another tidy little sum, for it was to be an expensive affair. The liberal advertising that had already appeared was augmented as the great day approached, a brass band had been engaged, a magnificent lunch, sufficient to feed an army, had been arranged for, and every available 'bus and carry-all and picnic wagon in the city had been secured to transport all comers, free of charge, from the end of the car line to the new Addition. The price of vehicles was high, however, for Silas Trimmer had already engaged quite a number of them to run between the Applerod Addition and his own. During the week preceding June first there had appeared, in the local papers, advertisements of about one-fourth the size that Bobby was using, calling attention to the opening of the Trimmer Addition, which was to be upon the same date.

On the evening of May 29, Bobby found Silas pacing the top of the retaining wall which held in his swamp, and waited for the spider-like figure to come across and join him.

"Too bad you didn't come in with me, or sell me your property at a reasonable figure," said Bobby affably, willing, in spite of his recent bitter experience, to meet his competitor upon the same friendly grounds that he would a crack polo antagonist on the eve of contest. "It's a shame that this could not all have been improved at one time."

"I'd just as lief have my part of it the way it is," said Silas. "It's no good now, but it's as good as yours," and he climbed into his buggy and drove away laughing, leaving Bobby strangely dissatisfied and doubtful over that strange remark.

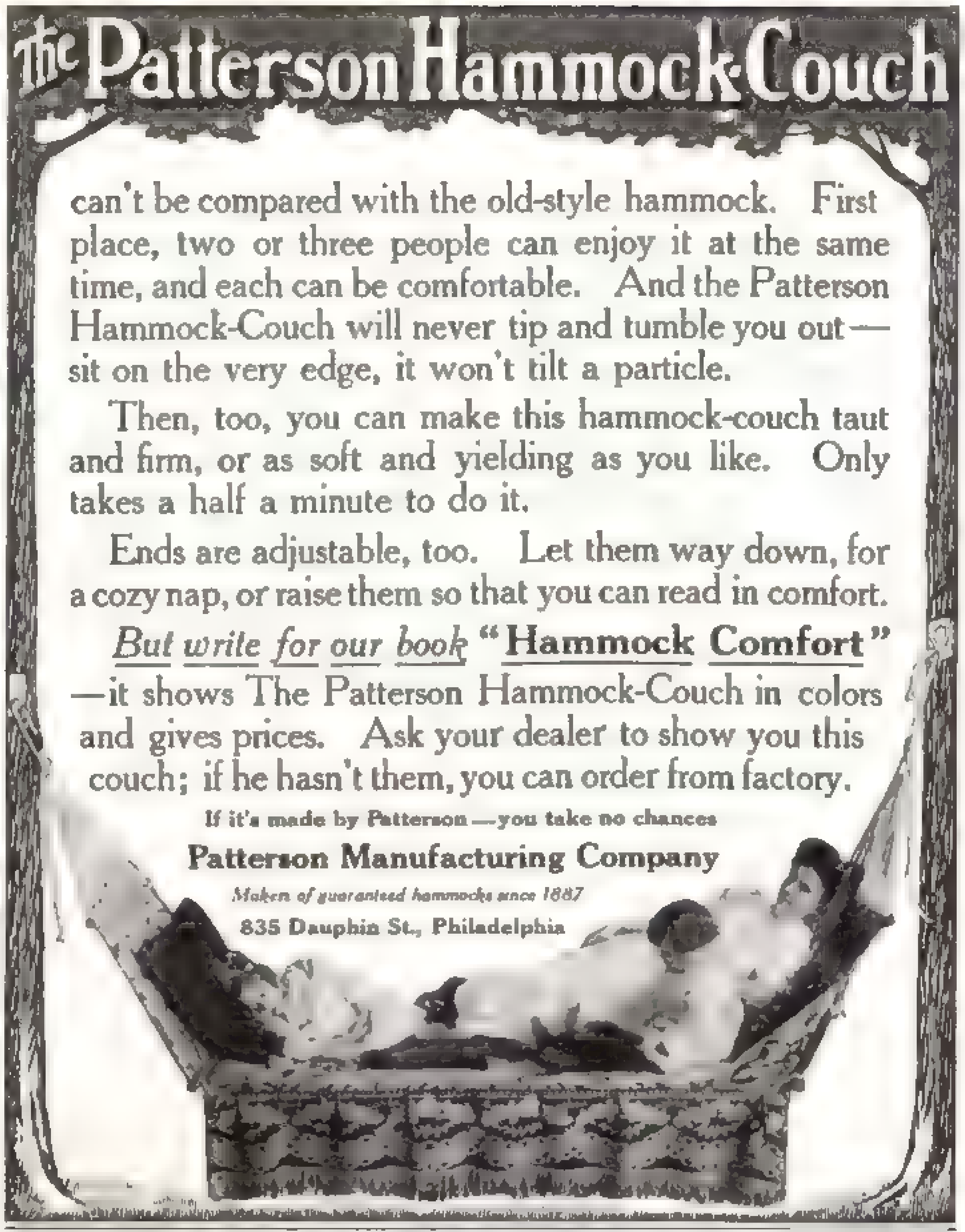
While he was still trying to unravel it, he noted that the water in Silas' pond, which but a day or so previously had been down to fully nine inches from the top, was now climbing rapidly upward again; and there had been no rain for more than two weeks! The thing was inexplicable. He was still puzzling over this as he drove down the road and turned in at broad Burnit Avenue toward the club-house. The asphalt and the pavements were bone dry and as clean as a ballroom floor, and it seemed to him that the young grass was growing greener and higher here than anywhere.

Suddenly he ordered his chauffeur to stop the machine. He had just passed a lot where, amid the tufts of green, his eye had caught the glint of water. Running back to it he saw that the centre of that lot was covered by a small pool scarcely half an inch deep, through which the grass was growing dankly. This, too, was queer, for the hot sun and strong breeze of the past few days should have dried up every vestige of moisture. He walked along the sidewalk, studying each of the lots in turn. Here and there he discovered other small pools, and every lot bore the appearance of having just been freshly and too liberally watered. He stepped from the pavement upon the earth, and to his surprise his foot sank into it to the depth of an inch or more. For a while he was deeply worried, but presently it flashed upon him that all this soil had been dumped into the marsh, displacing the water, and that in this process it had naturally become soaked through and through. Of course it would take a long time to dry out and it would be all the better for its moisture. The rate at which grass was growing was proof enough of that.

On the next day, kept busy by the preparations for the big opening, Bobby did not get out to the Applerod Addition until evening again. As he neared it he met Silas Trimmer coming back in his buckboard, that false circle around his mouth much in evidence.

"You ought to have had your opening yesterday. I'd have been tempted to buy a lot myself then," shouted Silas as he passed, and Bobby was sure that the tone was a mocking one.

Consumed with anxiety, he hurried on to see how Silas' swamp stood. Aghast, he found the level of the water a full inch higher than any point that it had ever before reached. Connecting this condition vaguely with that other phenomenon that he had noted, he whirled his runabout and ran back into Burnit Avenue. In twenty-four hours a remarkable change had been wrought. There were pools everywhere. The lot where he had first noticed it was now entirely covered with water, with barely the tips of the grass showing through. Frightened, he drove over the



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Ends are adjustable, too. Let them way down, for a cozy nap, or raise them so that you can read in comfort.

But write for our book "**Hammock Comfort**" — it shows The Patterson Hammock-Couch in colors and gives prices. Ask your dealer to show you this couch; if he hasn't them, you can order from factory.

If it's made by Patterson — you take no chances
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"Chrome Tanned Glazed Kid" became the style because of its handsome appearance, but its wide popularity is really due to the durability and comfort of the shoes made of this leather.

"Chrome Tanned Glazed Kid" has a bright surface and is a soft, tough leather that is tanned by a process that preserves the gelatinous matter of the skin instead of drying it up. That is why it does not crack or get hard after having been wet.

"Chrome Tanned Glazed Kid" is as pliable as the animal's natural skin. It looks better, lasts longer and feels more comfortable, yet costs no more than the inferior kinds. All better class shoe stores have it. Ask your dealer for it by the full name

"Chrome Tanned Glazed Kid"

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FLAT CLASP
GARTERS
for KNEE or FULL LENGTH DRAWERS

Best to wear with KNEE DRAWERS [illegible] webbing [illegible] LENGTH DRAWERS because the *Patented* Flat Clasp — flat as a [illegible]
Best to wear with ALL DRAWERS [illegible]

"BRIGHTON" FLAT CLASP GARTERS
are made of pure silk web in all standard colors, also in fancy striped and figured effects.
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Makers of "Brighton" Elastic and Leather Garters, "Pioneer" Suspenders and Belts.

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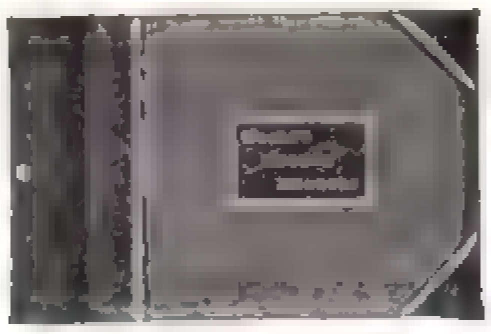

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$5.00 a bottle [illegible] Permanently cures Spavin, Thoroughpin, Ringbone [illegible] Curb, Splint, Capped Hock, Windpuff, Shoe Boil, Injured Tendons and all Lameness. [illegible] Horse works as usual. [illegible] *Express Paid.* Troy Chemical Company, Binghamton, N. Y.

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Going to Denver? If so, and when there [illegible] quarters, 814 Seventeenth Street, and see the farm [illegible] Eastern Colorado almost within sight of Denver's church steeples. Wantland & Shelton.

entire Addition, up one street and down another. In many places the lots were flooded. One entire block had become no more nor less than a pond. At other points the water, carrying with it the yellow soil, was flowing over his beautiful clean sidewalks and spreading its stain upon his immaculate streets. The darkness alone drove him from that inspection, and then it occurred to him to send once more for Jimmy Platt. At the first suburban telephone station he tried for nearly an hour to locate his man, but in vain. Later he tried it from his club, but could not reach him. That night was a sleepless one, and the next morning's daybreak found him speeding out the roadway to the Applerod Addition.

Early as he was, however, he found young Platt there ahead of him and in despair. He had good cause. The whole north end of the Applerod Addition had turned black, and over the top of Bobby's now grimy cement wall poured a broad, dark sheet of the murky swamp-water which had stained it. The pond of Silas Trimmer had overflowed in spite of all Platt's confident figuring that it could not, and in spite of the fact that dry weather had prevailed for two solid weeks. That was the inexplicable part. Clear weather, and still the entire suburb was becoming practically submerged! With solid, dry soil surrounding it, wherever the eye could reach it had become but a morass of mud! Mud was smeared upon every path and every roadway, and Bobby's automobile slipped and slid in the oily, yellow liquid that lay sluggishly in every gutter and blotched every rod of his clean asphalt.

Young Platt's face blanched as he saw Bobby.

"I've made a miserable botch of it," he confessed, torn with an agony of regret at his failure, "and I can't see yet what I overlooked. I'd no right to tackle a man's job like this!"

"You!" replied Bobby vehemently. "It was Trimmer who did this; somehow, someway he did it, and he flaunts it in our faces. Look there!" and he pointed to a huge signboard that had been erected overnight just opposite the entrance to Burnit Avenue. In huge, bold letters, surmounted by a giant hand that pointed the way, it told prospective investors to buy property in the high and dry Trimmer Addition, the words "HIGH AND DRY" being twice as large as any other lettering upon the board.

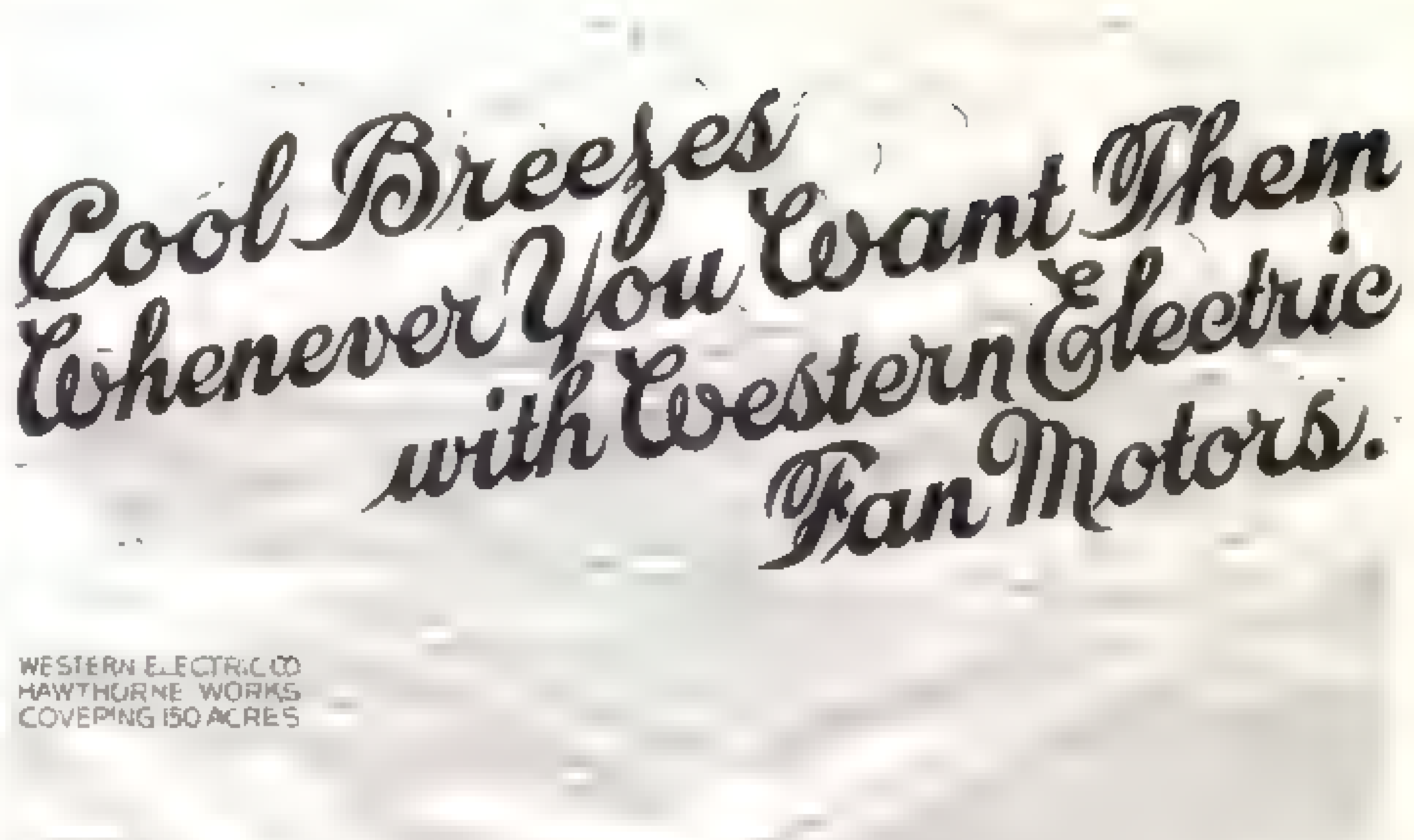
"It is surely a lot of nerve," admitted Platt, "but it is rank nonsense to say that the man had anything to do with this catastrophe. It would have been impossible. Let's look this thing over. Drive past the club-house to the extreme west side."

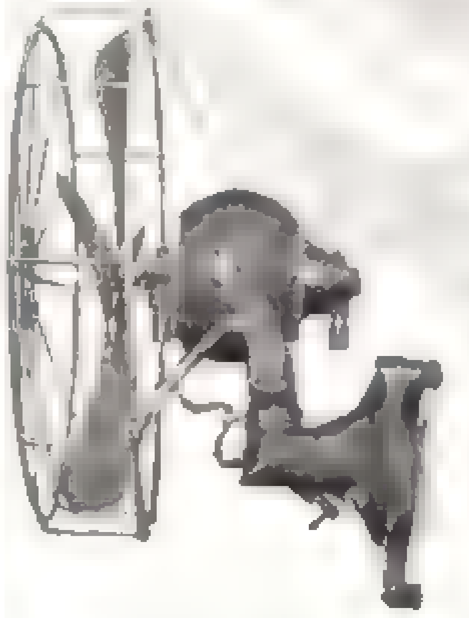
Once more they traversed the mud of Burnit Avenue, and upon the dry, sloping ground the young engineer, cursing his inexperience, alighted and walked along the edge of the property, seeking a solution to the mystery. Still perplexed, he ascended the rising ground and looked musingly across at the yet swollen and clay-red river. Suddenly an exclamation escaped his lips.

"There's your enemy," he said to Bobby who had climbed up beside him, and pointed to the river. "The river bank, I am sure, must edge upon a tilted shale formation which dips just below this basin. Probably at all times some of the water from the river seeps down between two sand-separated layers of this formation to find its outlet in the marsh, and it is this water which, through a geological freak, has supplied that swamp for ages. In the spring, however, and in extraordinary floodtimes, it probably finds a higher and looser stratum, and rushes down here with all the force of a hydraulic stream. This spring it took it a long time to wet thoroughly all our made ground from the bottom upward. The frost, sinking deeper in this loose, wet soil than elsewhere, held it back, too, for a time, but as soon as this was thoroughly out of the ground the river overflow came up like a geyser. Mr. Burnit, your Applerod Addition is ruined, and it can never be saved, unless by some extraordinary means. Nature picked out this spot, centuries and centuries ago, for a swamp, and she's going to have one here in spite of all that we can do. In five years this basin won't be a thing but black water and weeds, with only that club-house as a decaying monument to your enterprise."

Bobby controlled himself with an effort. His face was drawn and white; but part of that was from the anxiety of the past two days, and he took the blow stiff and

Cool Breezes Whenever You Want Them with Western Electric Fan Motors.





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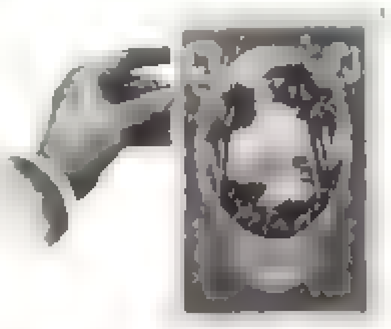
can be changed from Bracket to Desk Type in a few seconds, no tools but the hands being needed.

Don't fret and complain when the weather is hot; just order a Western Electric Fan (either ceiling or desk type) and you can then have **cool breezes** when and where you want them.



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By ordering from us **now** instead of waiting until fall, you save from 25 to 50 per cent. in cost, get a superior quality of Bulbs not to be obtained at any price in this country, and have a much larger list of varieties to select from.

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[illegible] Mixed Tulips	[illegible]	[illegible]
[illegible] Tulips	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible] Empress	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible] Spur	[illegible]	[illegible]
[illegible] Mrs. Walter T. Ware. Splendid		
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erect, as a good soldier stands up to be disciplined. His eye roved over the work in which he had taken such pride, and already he could see in fancy the dank weeds growing up, and the croaking frogs diving into the oily surface, and the clouds of mosquitoes that would hover over it again. Over the top of his retaining wall still poured the foul water which was to leaven all this, and he gazed upon it with a sharp intake of the breath.

"And to think that Silas Trimmer must have known all this, and led me to waste a fortune just so that he could reap the benefit of my advertising for his own vulture advantage!"

That, at first, was the part which hurt more than the overthrow of his plans, more than the loss of his money, more than the failure of his fight to carry out his father's wishes for his success: that any one could play the game so unfairly, that there could be in all the world people so detestable, so unprincipled, so *unsportsmanlike!* Slowly the vanquished pair descended the hill to where the automobile stood upon the solid, level sward, but before they climbed in Bobby shook hands with his engineer

"Don't blame yourself too much, old man," he said. "It wasn't a condition that you could foresee, and I'm mighty sorry if it hurts your reputation."

"It ought to!" exclaimed Platt with deep self-revilement. "I should have investigated. I should not have taken anything for granted. I ought to have enough money so that you could sue me for damages and recover all you lost."

"It couldn't be done," said Bobby miserably. "I've lost so much more than money."

He did not tell Platt of Agnes, but that was the one thought into which all his failure had finally resolved. Agnes! How much longer must he wait for her! They had just passed the club-house when a light buggy turned into Burnit Avenue, driven furiously by a white-haired man in a white vest and a high silk hat.

"I accept your offer!" cried Applerod, as soon as he came within talking distance, his usually ruddy face now livid white.

"My offer," repeated Bobby wonderingly.

"Yes; your offer of seven thousand five hundred dollars for my share in the Applerod Addition."

Bobby was forced to laugh. It had needed but this to make the bitter jest of fortune complete.

"You refused that offer the day it was made, Applerod!" put in Platt indignantly. "I heard you. Anyhow, you dragged Mr. Burnit into this thing!"

"He's not to blame for that," said Bobby. "But still, I don't think I care to buy any more of this property." And he smiled grimly at the absurdity of it all

"I'll sue you for it!" shrieked Applerod, frantic from thwarted self-interest. "You prevented me from selling out at a profit when I had a chance! You bound me hand and foot when I knew that if Silas Trimmer had anything to gain by it we would lose! He knew all the time that this swamp was fed by underground springs. He bragged about it to me this morning as I passed him on the road. He told me last night I'd better come out here this morning."

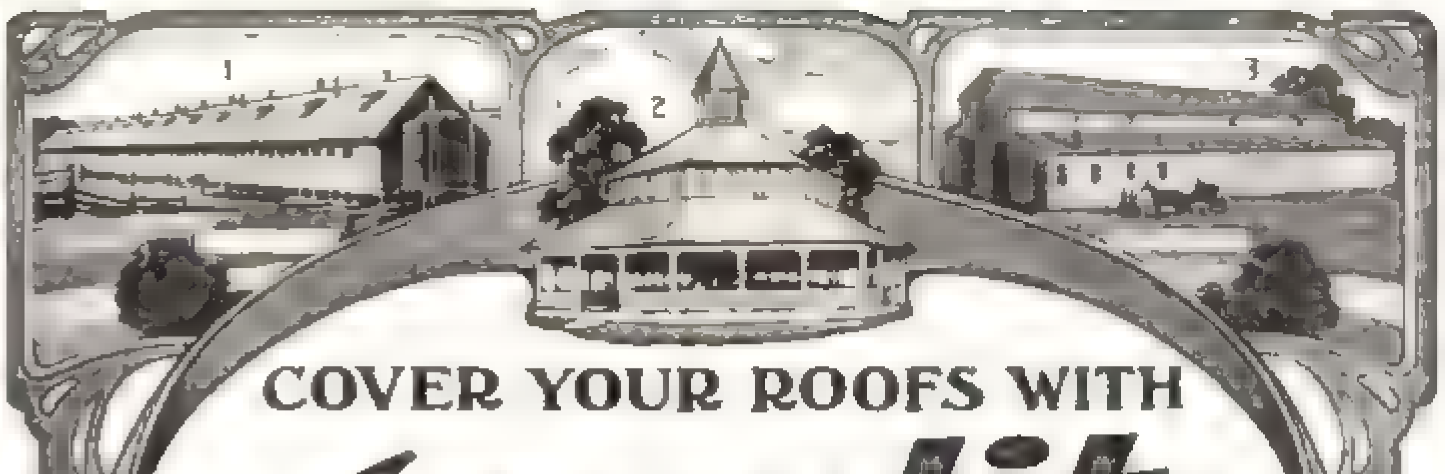
"I see," said Bobby coldly, and he reached for his lever.

"Then you won't hold good to your offer?" gasped the other.

Pale before, he had turned ashen now, and Bobby looked at him with quick compunction. Applerod, always so chubbily youthful for a man of his years, was grown suddenly old. He seemed to have shrunk inside his clothes, his face to have turned flabby, his eyes to have dimmed. After all, he was an old man, and the little that he had scraped together represented all that he could hope to amass in a none too provident lifetime. This day made him a pauper and there was no chance for a fresh start. Bobby himself was young and strong and, moreover, his resources were by no means exhausted.

"I'll tell you what I'll do, Applerod," said he, after a moment of very sober thought. "Your property cost you in the neighborhood of four thousand. Interest since the time you first began to invest in it would bring it up to a little more than that. I'll give you five thousand."

"I won't accept it.—Yes, I will! yes, I will!" he cried as Bobby impatiently reached again for his lever.



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1. Buildings of Bellemeade Farm, Bedford, Mass.
2. The Merry Whirl Building, "Riverview," Chicago.
3. Lumber Shed at Braidwood, Illinois.

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"Very well," said Bobby, "wait a minute." And tearing a leaf from his memorandum-book he wrote a note to Johnson to see to the transfer of the property and deliver to Applerod a check for five thousand dollars.

"That was more than generous; it was foolish," protested Jimmy Piatt, as they whirled away.

"No doubt," admitted Bobby dryly. "But, if I'm forced to be a fool, I might as well have a well-finished job of it."

VIII

APPLEROD, his poise nearly recovered, bounded into the office where Johnson sat stolidly working away, his sense of personal contentedness enhanced by the presence of Biff Bates, who sat idly upon the flat-top desk, dangling his legs and waiting for Bobby. Mr. Applerod paid no attention whatever to Mr. Bates, that gentleman being quite beneath his notice, but with vast importance he laid down in front of Mr. Johnson the note which Bobby had given him.

"*Mr.* Johnson," he pompously directed, "you will please attend to this little matter as soon as possible."

"Applerod," said Johnson, glancing at the note and looking up with sudden fire, "does this mean that you are no longer even partially my employer?"

"That's it exactly."

"Then you, Applerod, don't you dare call me *Mr.* Johnson again!" And he shook a bony fist at his old-time work-fellow.

Biff Bates nearly fell off the desk, but with rare presence of mind restrained his glee.

Mr. Applerod, smiling loftily, immediately wielded his bludgeon.

"We should not quarrel over trifles," he stated commiseratingly. "We are once more companions in misfortune. There is no Applerod Addition. It is a swamp again."

"What do you mean?" asked Johnson incredulously, but suspending his indignation for the instant.

"This," said Applerod: "that the entire Addition is a hundred-acre mud puddle this morning. You couldn't sell a lot in it to a blind man. Every cent that was invested in it is lost. The whole marsh was fed from underground springs that have come up through it and overflowed the place."

"Trimmer again," said Biff Bates, and slid off the desk; then he looked at his watch with a curious speculative smile.

"But if it is all lost," protested Johnson, looking again at the note and pausing in the making out of the check that he was writing, "how do you come to get this?"

"He owed it to me," asserted Applerod. "I wanted to sell out when I first found that we were competing with Silas Trimmer, and young Burnit kept me from it by an injunction. He offered me seventy-five hundred dollars for my interest once, but this morning when I went to accept that offer he would only give me this five thousand. It's just two thousand five hundred dollars that he's robbed me of."

"*Robbed!*" shrilled Johnson, jumping from his chair. "Applerod, you weigh a hundred and eighty pounds and I weigh a hundred and thirty-seven, but I can lick you the best day you ever lived; and by thunder and blazes! if you let fall another remark like that I'll knock your infernal head off!"

Mr. Johnson had no coat on, but he felt the urgent need to remove something, so he tore off one false sleeve, wadded it up in a little ball and slammed it on the floor with great vigor, tore off the other one, wadded it up and slammed that down. Biff Bates, quivering with joy, rang loudly upon a porcelain electric-light shade with his pencil and called: "Time!"

There was no employment for a referee, however, for Mr. Applerod, with astonishing agility, sprang to the door and held it half open, ready for a hurried exit in case of any other demonstration. It was shocking to think that he might be drawn into an undignified altercation—and with a mere clerk! Also it might be dangerous.

"Nothing doing, chum," said Biff Bates disgustedly to his friend Johnson. "This bunch of mush-ripe bananas ain't even a quitter. He's a never-beginner. But you'll do fine, old scout. Come along with me. I got a treat for you."

Mr. Johnson, breathing scorn that alternately dented and inflated his nostrils, slowly donned his coat and hat without

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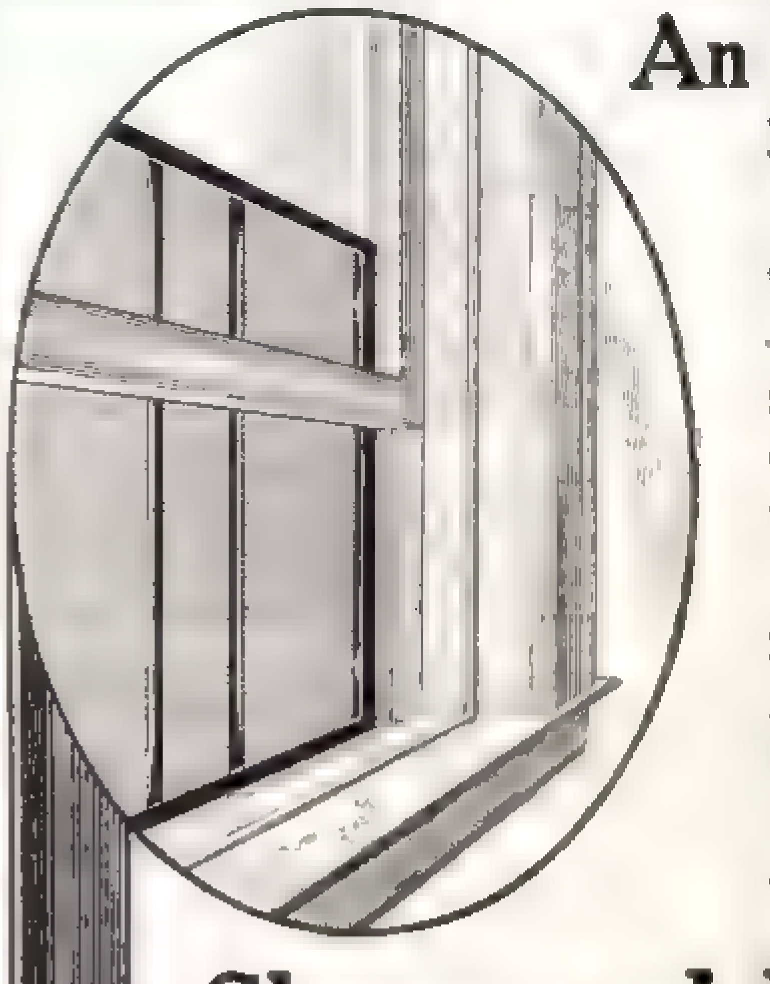

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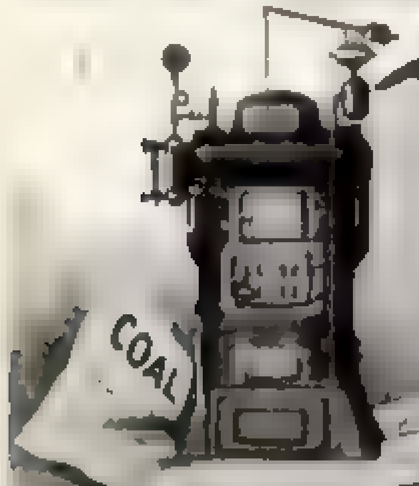

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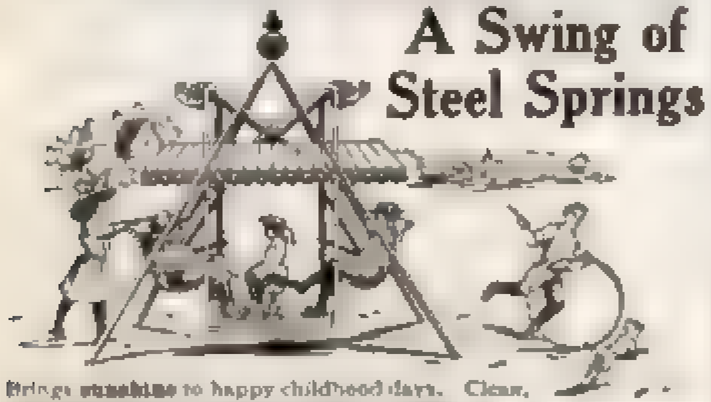

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ever removing his eyes from Applerod, who, as the two approached the door, edged uncertainly away from it.

"I've got to go out, anyhow," said Johnson, addressing his remarks exclusively to Mr. Bates, but his glare exclusively to Mr. Applerod. "I'm going to put this check into the hands of Mr. Chalmers, so Mr. Robert don't get cheated by any yellow-livered *snake in the grass!*" And he spit out those last dreadful words with a sudden vehemence which made Mr. Applerod drop his shiny hat.

When Bobby came into the office a few minutes later he found Applerod, his hat upon his lap, waiting in one of the customers' chairs with stiff solemnity.

"Why aren't you at your desk, Applerod?" asked Bobby sharply. "You have an immense amount of unopened mail, and some of it may contain checks which will have to be sent back."

"Mr. Burnit," said Mr. Applerod, rising with great dignity and throwing back his shoulders, "I consider myself no longer in your employ. I have resigned."

Bobby looked at him thoughtfully and weighed rapidly in his mind a great many things. He remembered that his father had once said of the two men: "Johnson has a pea-green liver and is a pessimist, but he is honest. Applerod suffers from too much health and is an optimist, and I presume him to be honest, but I never tested it." Yet his father had seen fit to keep Applerod in his intimate employ all these years, recognizing in him material of value. Moreover, he had advised Bobby to keep both men, and Bobby, to-day more than ever, placed great faith in the wisdom of his father.

"Mr. Applerod," said he, "I dislike to be harsh with you, but if you don't put up your hat and get at that bundle of mail I shall be compelled to consider discharging you. Where's Johnson?"

"He went out with Mr. Bates, sir."

When Bobby left, Applerod was industriously sorting the mail on his desk, preparing to open it.

Bobby let himself into the big new gymnasium and walked back through the deserted hall to the small room that was used for individual training. As he neared the door he could hear the sound of loud voices and the shuffling of feet, and heard the commanding voice of Biff Bates shout "Break!"

The door was locked, but through the slide window at the side a strange tableau met his eyes. Stooped and lean Johnson, as chalk-white of face as ever, had paunchy and thin-legged Silas Trimmer by the collar, and over Biff Bates' intervening body was trying to rain blows into the centre of the circular smile, now flattened to an oval of distress.

"Break, Johnson, break!" begged Biff. "Don't put him out till you feed him all he's got coming." Thereupon he succeeded in extracting Mr. Trimmer from the grasp of Mr. Johnson and forced the former back upon a chair, where he began to fan him with a towel in most approved fashion.

"Let me out of this!" gasped Mr. Trimmer. "I'll have you arrested for assault and conspiracy."

"They'll only pinch a corpse, for the cops'll find me tickled to death when they get here," responded Mr. Bates gayly. "Now you're all right. Get up."

"Let me out of this, I say!" commanded Mr. Trimmer frantically. "I'll run you into the penitentiary! I'll break you up in business! I'll hire thugs to break every bone in your body!"

"Is that all?" inquired Biff complacently, and grabbed him as he started to run around the room in the wild hunt for an outlet. "Stand up here and put up a fight or I'll punch you myself. I been aching to do it for a year. That's why I got Doc Willets to dope it out to you that you was dyin' for training, and why I kept shifting your hour to when there was nobody here. Go to him, chum!"

Then ensued the strangest sparring match that the grinning and stealthily silent Bobby had ever seen. Johnson, with a true "tiger crouch" which he could not have avoided if he had wished, began dancing around and around the spherical body of Mr. Trimmer, without science and without precaution, keeping his two arms going like windmills, and occasionally landing a light blow upon some portion of Mr. Trimmer's unresisting anatomy; but finally a whirl, so vigorous that it sent Johnson spinning upon his own heel, landed squarely beneath the jaw of Silas. That gentleman, with a puffed eye and a bleeding lip and two teeth gone, rose from his feet with the impact of the blow, and landed with a grunt in a huge basket of soiled bath-towels.

"Johnson," called the laughter-shaken voice of Bobby through the window, "I'm ashamed of you!"

Mr. Johnson looked up happily from his task of wiping away a little trickle of blood from his already swollen nose.

"Did you see me do it?" he demanded, thrilling with pride. "Mr. Burnit, I—I never had so much fun in my life. Never, never! By the way, sir," and even upon that triumphant moment his duty obtruded, "I have a letter for you that I brought away from the office," and through the window he handed one of the inevitable gray envelopes. It was inscribed:

To My Son Upon the Failure of
Applerod's Swamp Scheme

"In the midst of pleasure we are in pain," murmured Bobby, and tore open the letter. In it he read:

> *My dear boy:*
>
> A man must not only examine a business proposition from all sides, but must also turn it over and look well at the bottom. I don't know what was the matter with that swamp scheme, except Applerod, but I didn't want to know any more. You did
>
> Well, you don't need wisdom. I've put one half your fortune where it will yield you a living income. Try to cut at least one eye-tooth with the other half. Your trustee is instructed to give you another start.
>
> Your Loving Father.

His trustee! Once more he must face her with failure; go to her beaten, and accept through her hands the means to gain himself another buffeting. He had not the heart to see her now, but he was not turned altogether coward, for leaving the scene of the late conflict abruptly, all its humor spoiled for him, he telephoned her what had happened and that he would be out in the evening.

"No, you must come now. I want you," she gently insisted, and when he had come to her she went directly to him and put both her hands upon his shoulders.

"It wasn't fair, Bobby; it wasn't fair!" she cried. "None of it is fair, and your father had no right to bind me down with promises when you need me so. I'm willing to break them all. Bobby, I'll marry you to-morrow if you say so."

He drew a long, trembling breath, and then he put his hands gently upon both her cheeks and kissed her on the forehead.

"Let's don't," he said simply. "I have my own blood up now, and I want to take this other chance. I want to play the game out to the end. You'll wait, won't you!"

She looked up at him through moist eyes. He was so big and so strong and so good, and already through the past year of earnest purpose there had come firm, new lines upon his face, lines that meant something in the ultimate building of character; and she recognized that perhaps stern, old John Burnit had been right after all.

"Indeed, I can wait," she whispered. "Proudly, Bobby."

Editor's Note—This is the second of a series of six stories of the experiences of Young Bobby Burnit and His Father's Business. The third will appear in an early number.

The Secret Garden

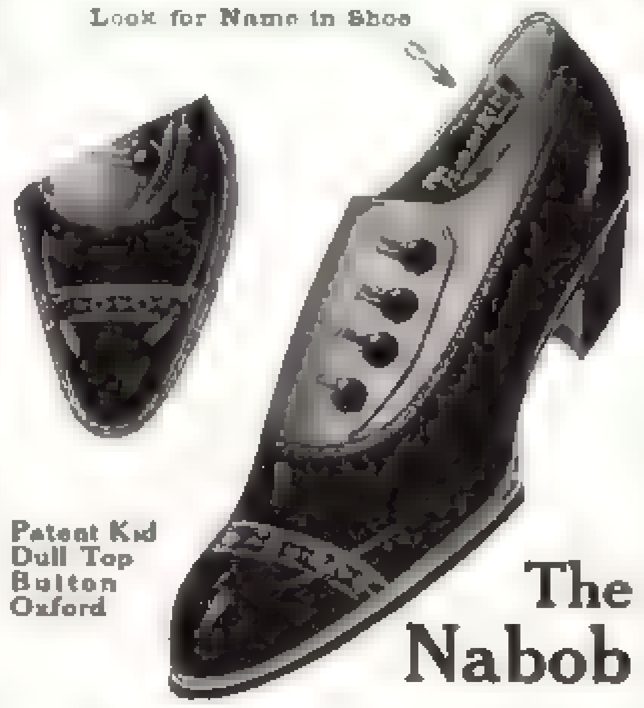
What is it that my friends all say?
"This is a dark and clouded day?"
Perhaps: I have not noticed, for
At dawn I sought the hidden door
And entered, by the young sun's beams,
The Secret Garden of my Dreams.

What does it matter if the rain
Beats on my narrow window-pane?
If down below me in the street
The way is black with wind and sleet?
If all the throng that come and go
Wear the gray panoply of woe?

For still I know the plot where grows
Untouched the myrtle with the rose—
The myrtle sweeter than the bay,
The pure white Rose of Yesterday.
What though the world in sackcloth seems?
I have the Garden of my Dreams!

—*R. W. Kauffman.*

The Florsheim Shoe



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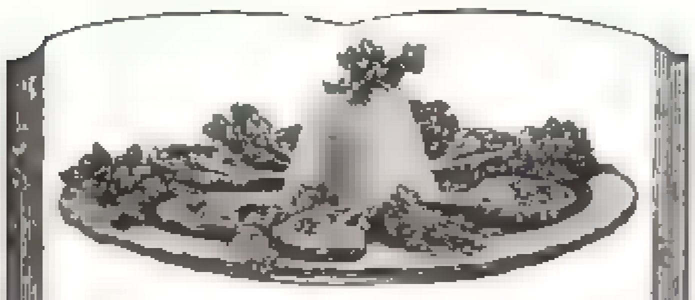

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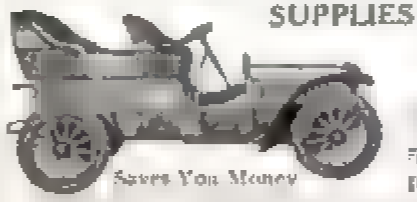

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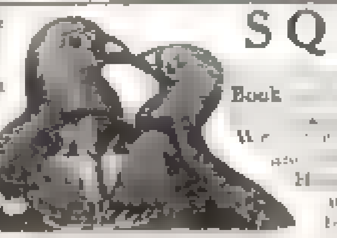

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THE FIRING LINE

(Continued from Page 17)

watching Wayward and his youthful aunt in half-intimate, half-formal badinage, elbow to elbow on the cloth. For they had known one another a long time and through many phases of Fate and Destiny.

"That little Cardross girl is playing the mischief with the callow hereabout," Wayward said.

"She is a real beauty," said Miss Palliser warmly; "I don't see why you don't enlist, James."

"I may, at that. Garry, are you also involved?"

Hamil said, "Yes—yes, of course," and smiled meaninglessly at Wayward.

For a fraction of a second his aunt hesitated, then said: "Garry is naturally among the devoted—when he's not dog-tired from a day in the cypress-swamps. Have you been out to see the work, James? Oh, you should go; everybody goes; it's one of the things to do here. And I'm very proud when I hear people say, 'There's that brilliant young fellow, Hamil,' or, in a tone which expresses profound respect, 'Hamil designed it, you know;' and I smile and think, 'That's my boy Garry!' James, it is a very comfortable sensation for an old lady to experience." And she looked at Wayward out of her lovely golden eyes, sweet as a maid of twenty.

Wayward smiled, then absently bent his gaze on his wine-glass, lying back in his chair. Through his spectacles his eyes seemed very intent on the frail crystal stem of his glass.

"What are you going to do for the rest of the winter?" she asked, watching him.

"What I am doing," he replied with smiling bitterness. "The Ariani is yonder when I can't stand the shore. . . . What else is there for me to do until I snuff out?"

"Build that house you were going to build—when we were rather younger, Jim."

"I did; and it fell," he said quietly; but, as though she had not heard: "—Build that house," she repeated, "and line it with books—the kind of books that were written and read before the machine-made sort supplanted them. One picture to a room—do you remember, Jim?—or two, if you find it better; the kind men painted before Rembrandt died. . . . Do you remember your plan?—the plans you drew for me to look at in our front parlor? when New York houses had parlors. You were twenty and I fourteen. . . . Garry, yonder, was not. . . ."

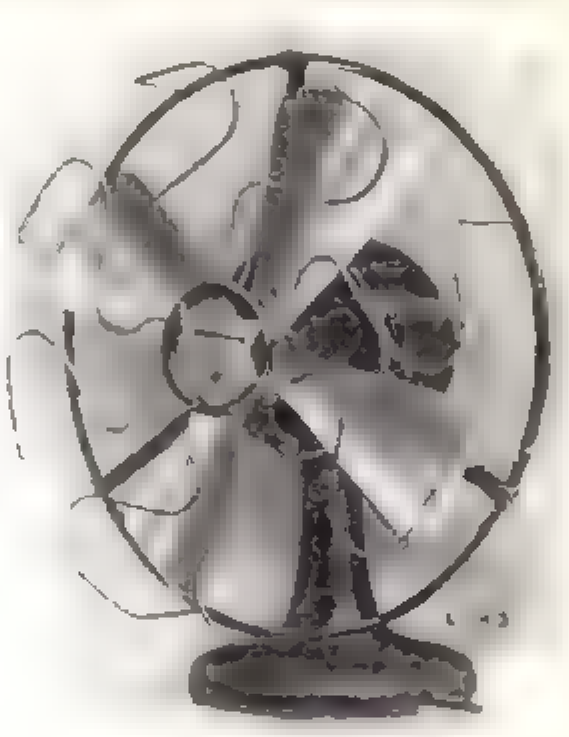
Wayward's shoulders straightened with a jerk. For twenty years he had not remembered these things; and she had not only remembered but was now reciting the strange, quaint, resurrected words in their forgotten sequence; the words he had uttered as he—or what he had once been—sat in the old-time parlor in the mellow half-light of faded brocades and rosewood, repeating to a child the program of his future. Lofty aim and high ideal, the cultivated endeavor of good citizenship, loyalty to aspiration, courage, self-respect, and the noble living of life; they had also spoken of these things together—there in the golden gloom of the old-time parlor when she was fourteen and he master of his fate and twenty.

But there came into his life a brilliant woman who stayed a year and left his name a mockery: Malcourt's only sister, now Lady Tressilvain, doubtfully conspicuous with her loutish British husband among those continentals where titles serve rather to obscure than enlighten inquiry.

The wretched affair dragged its full offensive length through the international press, leaving him with his divorce signed and a future endurable only when his sense had been sufficiently drugged. In sober intervals he now had neuritis and a limp to distract his mind; also his former brother-in-law with professions of esteem and respect and a tendency to borrow. And, drunk or sober, he had the Ariani. But the house that Youth had built in the tinted obscurity of an old New York parlor—no, he didn't have that; and even memory of it were well-nigh gone had not Constance Palliser spoken from the shadows of the past.

He lifted his glass unsteadily and replaced it. Then slowly he raised his head and looked full at Constance Palliser.

"It's too late," he said; "but I wish I had known that you remembered."



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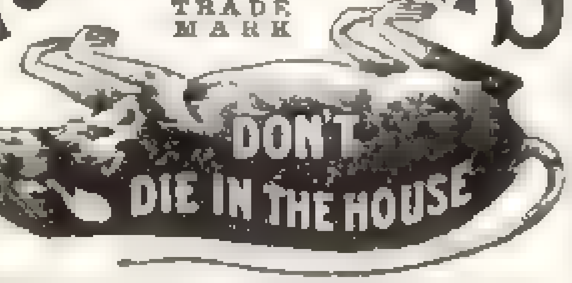
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"Would you have built it, Jim?"

He looked at her again, then shook his head: "For whom am I to build, Constance?"

She leaned forward, glancing at the unconscious Hamil, then dropped her voice. "Build it for the Boy that Was, Jim."

"A headstone would be fitter and less expensive."

"I am not asking you to build in memory of the dead. The Boy who Was is only asleep. If you could let him wake, suddenly, in that house ——"

A clear flush of surprise stained his skin to the hair. It had been many years since a woman had hinted at any belief in him.

"Don't you know that I couldn't endure four walls of a house, Constance?"

"You have not tried this house."

"Men such men as I—cannot go back to the House of Youth."

"Try, Jim."

His hand was shaking as he lifted it to adjust his spectacles; and impulsively she laid her hand on his twitching arm:

"Jim, build it!—and see what happens."

"I cannot."

"Build it. You will not be alone and sad in it if you remember the boy and the child in the parlor. They—they will be good company—if you wish."

He rested his elbows on the table, head bent between his sea-burned hands.

"If I could only, only do something," she whispered. "The boy has merely been asleep, Jim. I have always known it. But it has taken many years for me to bring myself to this moment.

"Do you think a man can come back through such wreckage and mire—do you think he wants to come back? What do you know about it?—with your white skin and bright hair—and that child's mouth of yours. What do you know about it?"

"Once you were the oracle, Jim. May I not have my turn?"

"Yes—but what, in God's name, do you care?"

"Will you build?"

He looked at her dumbly, hopelessly; then his arm twitched and he relieved the wrist from the weight of his head, sitting upright, his eyes still bent on her.

"Because—in that old parlor—the child expected it of the boy," she said. "And expects it yet."

Hamil, who, chair pushed back, had been listlessly watching the orchestra, roused himself and turned to his aunt and Wayward.

"You want to go, Garry?" said Constance calmly. "I'll walk a little with James before I compose my aged bones to slumber. . . . Good-night, dear. Will you come again soon?"

He said he would and took his leave of them in the long corridor, traversing it without noticing which direction he took until, awaking from abstraction, he found himself at the head of a flight of steps and saw the portico of the railroad station below him and the signal lamps burning between the glistening rails.

As he came to the track crossing he glanced across at the Beach Club, where lights sparkled discreetly amid a tropical thicket and flowers lay in pale carpets under the stars.

Portlaw had sent him a member's card; he took it out now and scanned it with faint curiosity. His name was written on the round-cornered brown card signed by a "vice-president" and a "secretary," under the engraved notice: "To be shown when requested."

But when he ascended the winding walk among the palms and orange blossoms, this "suicide's tag," as Malcourt called it, was not demanded of him at the door.

The restaurant seemed to be gay and rather noisy, the women vivacious, sometimes beautiful, and often respectable.

He watched them lose and win and lose again. Under the soft tumult of voices the cool tones of the house attachés sounded monotonously, the ball rattled, the wheels spun. But curiosity had already died out within him; gain, loss, chance, Fate—and the tense, white concentration of the man beside him no longer interested him; nor did a sweet-faced young girl in the corridor who looked a second too long at him, nor the handsome, overflushed youth who was with her and who cried out in loud recognition: "Gad, Hamil; why didn't you tell me you were coming? There's somebody here who wants to meet you, but Portlaw's got her—somewhere. You'll take supper with us, anyway! We'll find you a fair impenitent"

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Echoes from all Parts of the Compass.

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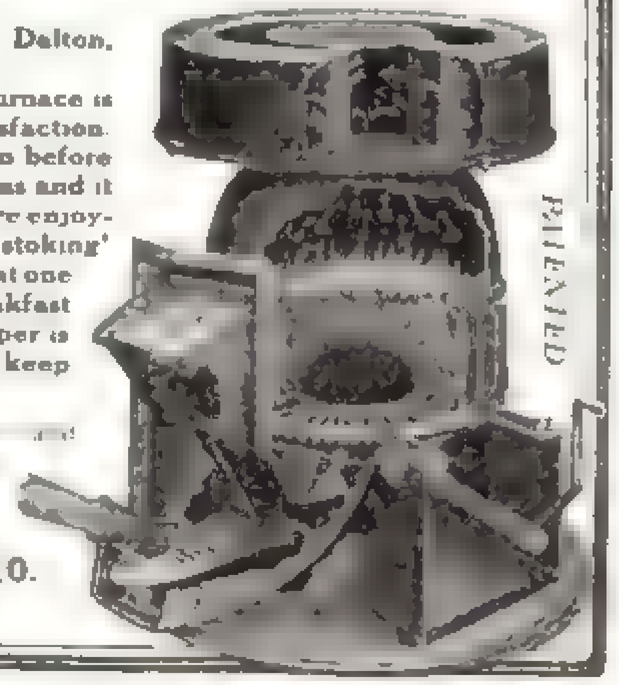

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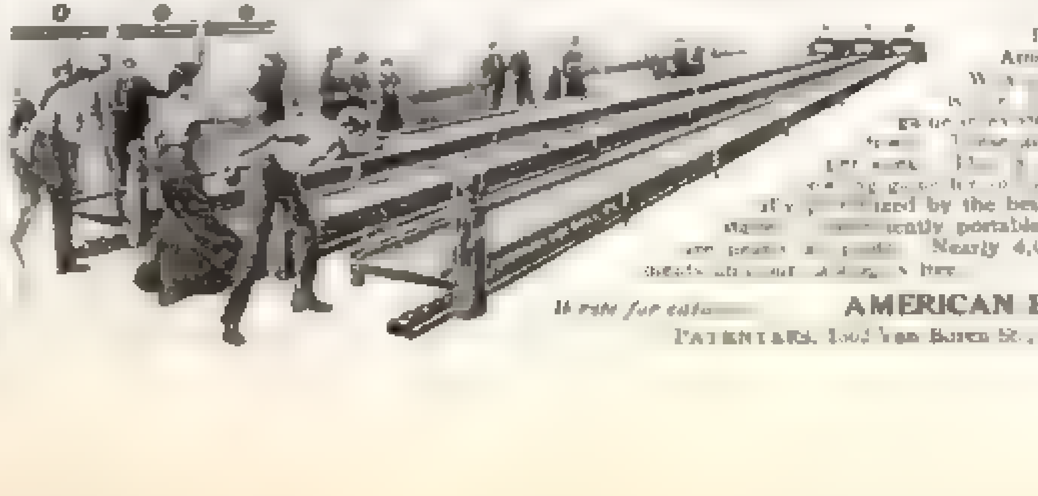

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Hamil stared at him coolly. He was on no such terms with Malcourt, drunk or sober. But everybody was Malcourt's friend just then, and he went on recklessly:

"You've got to stay; hasn't he, Dolly? Oh, I forgot—Miss Wilming, Mr. Hamil, who's doing the new park, you know. All kinds of genius buzzes in his head—roulette wheels buzz in mine. Hamil, you remember Miss Wilming in the Motor Girl. She was one of the acetylenes. Come on; we'll all light up later. Make him come, Dolly."

Hamil turned to speak to her. She seemed to be, at a casual glance, the sort of young girl who usually has a mother somewhere within earshot. Upon inspection, however, her bright hair was a little too perfectly rippled, and her mouth a trifle fuller and redder than a normal circulation might account for. But there remained in the eyes something as yet unquenched. And looking at her, he felt a sense of impatience and regret that the delicate youth of her should be wasted in the flare and shadow of the lesser world—burning to a spectre here on the crumbling edge of things—here with Malcourt leering at her through the disordered brilliancy of that false dawn which heralds only night.

They spoke together, smilingly formal. He had quietly turned his back on Malcourt.

She hoped he would remain and join them; and her as yet unspoiled voice clashed with her tinted lips and hair.

He was sorry—politely so—thanking her with the natural and unconscious gentleness so agreeable to all women. And as in his manner there was not the slightest hint of that half-amused, half-cynical freedom characteristic of the worldly wise whom she was now accustoming herself to meet, she looked up at him with a faint flush of appreciation.

As Hamil glanced from the young girl to Malcourt, who was still noisily importuning him, a sudden contempt for the man arose within him. So unreasoningly abrupt was the sensation of absolute distrust and dislike that it cut his leave-taking to a curt word of refusal, and he turned on his heel.

"What's the matter with you? Aren't you coming with us?" asked Malcourt, reddening.

"No," said Hamil. "Good-by, Miss Wilming. Thank you for asking me."

She held out her hand uncertainly; he took it with a manner so gentle and considerate that she ventured, hesitatingly, something about seeing him again. To which he replied, pleasantly conventional, and started toward the door.

"See here, Hamil," said Malcourt sharply, "is there any reason for your sudden and deliberate rudeness to me?"

"Is there any reason for your sudden and deliberate familiarity with me?" retorted Hamil in a low voice. "You're drunk!"

Malcourt's visage crimsoned. "Oh!" he said, "if your morals are as lofty as your mincing manners ——"

Hamil stared him into silence, hesitated, then passed in front of him and out of the door.

Vicious with irritation, Malcourt laid his hand on the girl's arm: "Take it from me, Dolly, that's the sort of citizen who'll sneak around to call on your sort Saturday evenings."

She flushed painfully, but said nothing. "As for me," added Malcourt, "I don't think I've quite finished with this nice young man."

But Dolly Wilming stood silent, head bent, slender fingers worrying her lips, which seemed inclined to quiver.

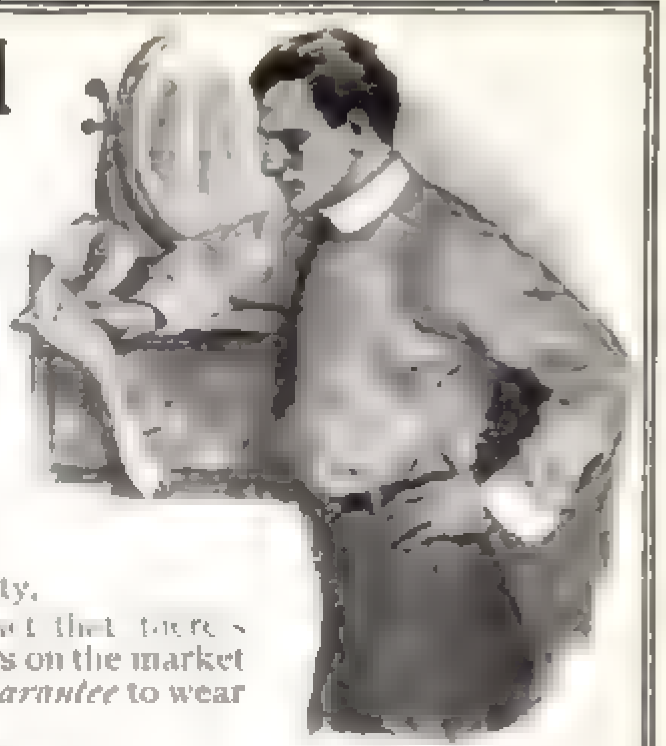
CHAPTER X

THE camp-wagon and led horses left before daylight with two of the cracker guides, Bulow and Carter; but it was an hour after sunrise when Cardross, senior, Gray, Shiela, Hamil and the head guide, Eudo Stent, rode out of the *patio* into the dewy beauty of a February morning.

Through the intense stillness of early morning the little cavalcade made a startling clatter on the shell highway; but the rattle of hoofs was soon deadened in the sand of a broad country road curving south through dune and hummock along the lake shore.

On the still surface of the lake, tinted with palest rose and primrose, the wild ducks floated, darkly silhouetted against the water or, hoping for crumbs, paddled shoreward, inquiringly peering up at the riders with little eyes of brightest gold.

"Blue-bills," said Cardross to Hamil; "nobody shoots them on the lake; they're



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as tame as barnyard waterfowl. Yet the instant these same ducks leave this lagoon where they know they're protected they become as wild and wary and as difficult to get a shot at as any other wildfowl."

Shiela, riding ahead with Gray, tossed bits of bread into the water; and the little blue-bill ducks came swimming in scores, keeping up with the horses so fearlessly and persistently that the girl turned and looked back at her father in delight.

"I'm certainly as gifted as the Pied Piper, dad! If they follow me to Rutile Lake I won't permit a shot to be fired."

While she spoke she kept her eyes on her father. Except for a brief good-morning at breakfast she had neither looked at nor spoken to Hamil, making no noticeable effort to avoid him, but succeeding in doing it, nevertheless.

Like her father and brother and Hamil she was mounted on an unornamental but wiry Tallahassee horse; and she rode cross-saddle, wearing knee-coat and kilts of khaki and brown leather puttees strapped from under the kneecap to the ankle. Like the others, too, she carried a small shotgun in a saddle boot, and in the web loops across her breast glimmered the metal rims of a dozen cartridges. A brilliant handkerchief knotted loosely around her bare white throat and a broad Panama turned up in front and resolutely pulled down behind to defy sunstroke, completed a most bewilderingly charming picture, which moved even her father to admiring comment.

"Only," he added, "look before you step over a log when you're afoot. The fangs of a big diamondback are three-quarters of an inch long, my dear, and they'll go through leather as a needle goes through cambric."

"Thanks, dad—and here endeth the usual lesson."

Cardross said to Hamil: "One scarcely knows what to think about the snakes here. The records of the entire Union show few deaths in a year, and yet there's no scarcity of rattlers, copperheads and moccasins in this Republic of ours. I know a man, an ornithologist, who for twelve years has wandered about the Florida woods and never saw a rattler. And yet, the other night a Northern man, a cottager, lighted his cigar after dinner and stepped off his veranda on to a rattler."

"Was he bitten?"

"Yes. He died in two hours." Cardross shrugged and gathered up his bridle. "Personally, I have no fear; leggings won't help much; besides, a good-sized snake can strike one's hand as it swings; but our cracker guides go everywhere in thin cotton trousers and the Seminoles are barelegged. One hears often enough of escapes, yet very rarely of anybody being bitten. One of my grove guards was struck by a moccasin last winter. He was an awfully sick nigger for a while, but he got over it."

"That's cheerful," said Hamil.

"Oh, you might as well know. There are plenty of wiseacres who'll tell you that nobody's in danger at these East Coast resorts, and the hotel people will swear solemnly there isn't a serpent in the State; but there are, Hamil, and plenty of them. I've seen rattlers strike without rattling, and moccasins are ugly brutes that won't get out of the way for you and that give no warning when they strike; and all quail hunters in the flat-woods know how their pointers and setters are killed, and every farmer knows that the best watchmen he can have is a flock of guinea-fowl or turkeys or a few hogs loose. The *fact* is that deadly snakes are not rare in many localities; the *wonder* is that scarcely a death is reported in a year. How many niggers die I don't know; but I know enough, when I'm in the woods or fields, to look every time before I put my foot upon the ground."

"How can you see in the jungle?"

"You've *got* to see. Besides, rattlers are on the edge of thickets, not inside. They've got to have an open space to strike the small furry creatures on which they live. Moccasins affect mud—*look* there!"

Both horses shied; in front, Shiela's mount was behaving badly, but even while she was mastering him she tried at the same time to extract her shotgun from the leather boot. Stent rode up and drew it out for her; Hamil saw her break and load, swing in the saddle, and gaze straight into an evil-looking bog all set with ancient cypress trees and the undulating snaky roots of palmettos.

"A perfectly enormous one, dad!" she called back.

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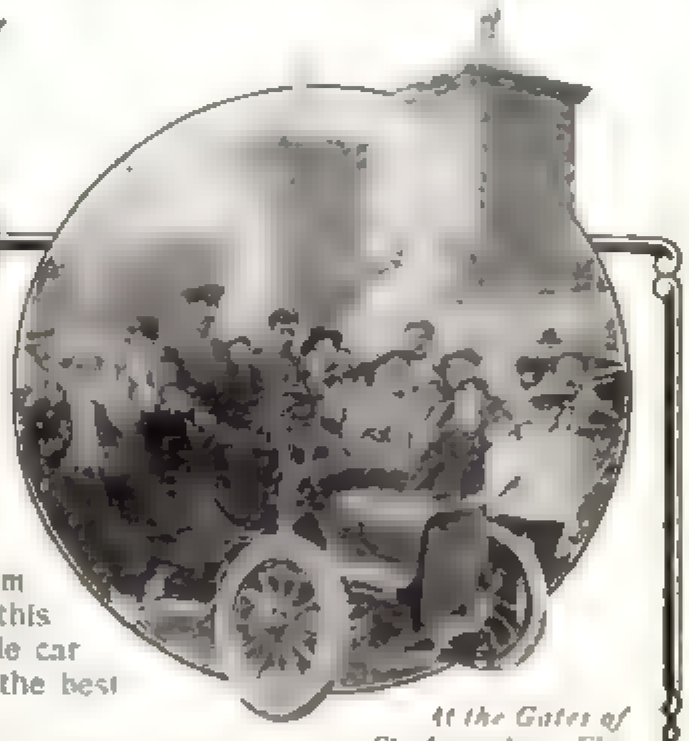

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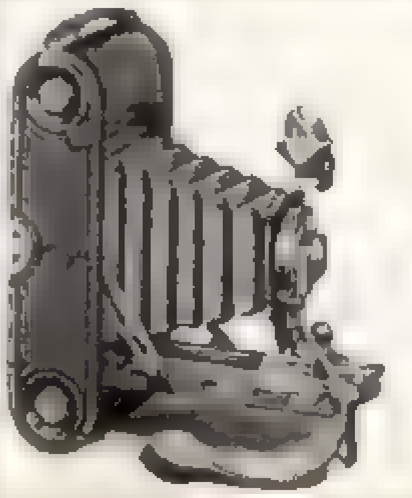

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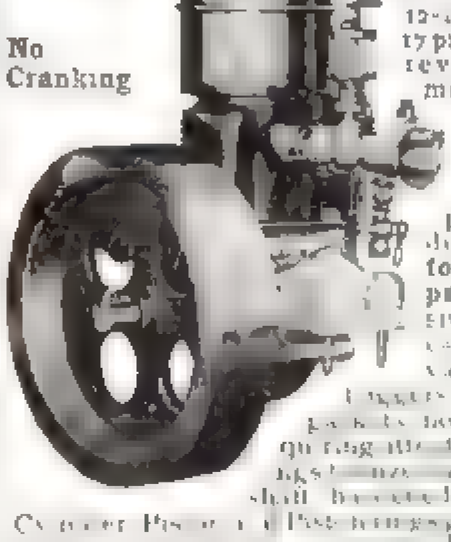

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"Wait!" said Cardross; "I want Hamil to see." And to Hamil: "Ride forward; you ought to know what the ugly brutes look like!"

As he drew bridle at Shiela's left the girl, still intent, pointed in silence; but he looked in vain for the snake, mistaking every palmetto root for a serpent, until she leaned forward and told him to sight along her extended arm. Then he saw a dull gray fold without any glitter to it, draped motionless over a palmetto root, and so like the root that he could scarcely believe it anything else.

"*That?*"

"Yes. It's as thick as a man's arm."

"Is it a moccasin?"

"It is; a cotton-mouth."

The guide drawled: "Ah reckon he's asleep, Miss Cahdhoss. Ah'll make him rare up 'f yew say so."

"Make him rear up," suggested Gray. "And stand clear, Hamil, because Shiela must shoot quick if he slides for the water."

The men backed their nervously snorting horses, giving her room; Stent dismounted, picked up a pignut, and threw it accurately. Instantly the fat, mud-colored fold slipped over the root and a head appeared rising straight out of the coils up into the air—a flat and rather small head on a horribly swollen body, stump-tailed, disgusting. The head was looking at them, stretched high, fully a third of the creature in the air. Then, soundlessly, the wide-slitted mouth opened, and Hamil saw its silky white lining.

"Moccasins stand their ground," said the girl, raising her gun. The shot crashed out; the snake collapsed. For fully a minute they watched; not a fold even quivered.

"Struck by lightning," said Gray; "the buzzards will get him." And he drew a folding butterfly net from his saddle boot, affixed ring and gauze bag, and cantered forward briskly in the wake of a great velvety black butterfly which was sailing under the liveoaks above his head.

His father, wishing to talk to Eudo Stent, rode ahead with the guide, leaving Shiela and Hamil to follow.

The latter reined in and waited while the girl leisurely returned the fowling-piece to its holster. Then, together, they walked their horses forward, wading the "branch" which flowed clear as a trout stream out of the swamp on their right.

"It *looks* drinkable," he said.

"It is, for crackers; but there's fever in it for you, Mr. Hamil. . . . Look at Gray! He's missed his butterfly. But it's a rather common one—the black form of the tiger swallow-tail. Just see those zebra-striped butterflies darting like lightning over the palmetto scrub! Gray and I could never catch them until one day we found a ragged one that couldn't fly and we placed it on a leaf; and every time one of those butterflies came our way it paused in its flight for a second and hovered over the ragged one. And that's how Gray and I caught the swift Ajax butterflies for his collection! . . . I've helped him considerably, if you please; I brought him the mysterious Echo moth from Ormond, and a wonderful hornet moth from Jupiter Inlet."

She was rattling on almost feverishly, never looking at him, restless in her saddle, shifting bridle, adjusting stirrups, gun-case, knotting and reknotting her neckerchief, all with that desperate attempt at composure which betrays the courage that summons it.

"Shiela, dear!"

"What!" she said, startled into flushed surprise.

"Look at me."

She turned in her saddle, the color deepening and waning on her white skin from neck to temples, and sustained his gaze to the limit of endurance. Then again her ears sounded the soft crash of her senses; he swung wide in his stirrups, looking recklessly into her eyes. A delicate sense of intoxication stilled all speech between them for a moment. Then, head bowed, eyes fixed on her bridle hand, the other hand, ungloved, lying hotly unresponsive in his, she rode slowly forward at his side. Face to face, with all the mad unasked questions of destiny and fate and chance still before her—all the cold problems of truth and honor still to be discussed with that stirring, painful pulse in her heart which she had known as conscience—silently, head bent, she rode into the west with the man she must send away.

(TO BE CONTINUED)

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AFTER BOTTICELLI

(Continued from Page 9)

"But none so nice as this?" she cried jealously. "None so nice as this, Father?"

"No," he said.

"And you will get a pretty frame for it, Father, so that it will look nice? If the others all had frames they might not give the prize to mine."

"Yes," he promised cheerfully, though there was very little money in his lean wallet.

She could hardly wait for him to get off; and he caught the contagion of her buoyant hope at last.

His potatoes were scrubbed until they shone daintily pink; the beets were vivid scarlet; the cabbages, crisp green balls; the wonderful picture was wrapped in many thicknesses of paper to protect it.

The wife of a neighboring farmer came to stay with Anna Ruth for the three days he must be gone—the first day for the entries, the second for exhibition, the third for the awards. He could not make the long drive every night, but the time seemed an eternity to him.

When Amos King was quite ready to go he bent over the cot to kiss Anna Ruth good-by. She tucked a folded piece of paper in his hand.

"You're not to read it until after they've given the prizes," she whispered. "It's what I want to do with the money."

When he was at the door she called him back.

"Even if it was only the second prize, I should be satisfied," she told him. "But please hurry—hurry home!"

III

IT WAS the third day of the Fair—"the most successful in the history of the county," as the Morning Star annually assured its readers.

It was a day of blue skies and jostling crowds: crowds divided in their allegiance between the exhibits in the different buildings and the excitement of viewing the horse-races from the grandstand, where, too, there was no flagging of interest "between heats," since the management had filled these intervals with vaudeville and acrobatic "stunts" given on a raised platform just across the track from the stand.

Moreover, at the far end of the grounds could be observed a large, wrinkled, shapeless bag swaying in the breeze with an increasingly apoplectic appearance. Around this a circle of small boys stood in awed admiration, while a cadaverous man in flesh-colored tights adjured them to "keep away from 'er unless you all want to go to Heaven!" This thrilling personage was Signor Enrico, "the greatest living performer ever combining perilous acrobatic feats in midair and a dashing descent, hanging with one hand from the bar of the parachute." All the vaudeville artists were also "the greatest living" in their respective rôles.

But down in the almost deserted Art Building sat a tense figure that recked not of races nor ascensions, nor of any exhibit save one: a small picture of a log cabin surrounded by pine trees, a picture set in a gilt frame of imposing proportions.

It was one of a hundred competing pictures.

He had been appalled to see how many there were on that first day which already seemed ages ago. Yet he had had genuine confidence in the picture that first day, and he had observed with pride that there was no shinier frame there. He had not dreamed how expensive frames could be; and yet, when he thought of the part the frame was to play, the best that the furniture dealer had in stock was none too good, after all.

But Amos King had hardly any money left, only a bit more than enough to pay for his bed for the two nights, and for the stabling of his horses. He had eaten nothing since the noon before; and his head had a tendency toward a swimmy feeling that annoyed him. He clung to that particular bench now, not only because it was a vantage-point from which he must see the prizes awarded, but because there was a curiously weak feeling in his legs. But the prizes! They were the thing vital. His eyes followed the three young women who were acting as judges, as they walked back and forth, pausing here and there, to discuss, to note something in a book.

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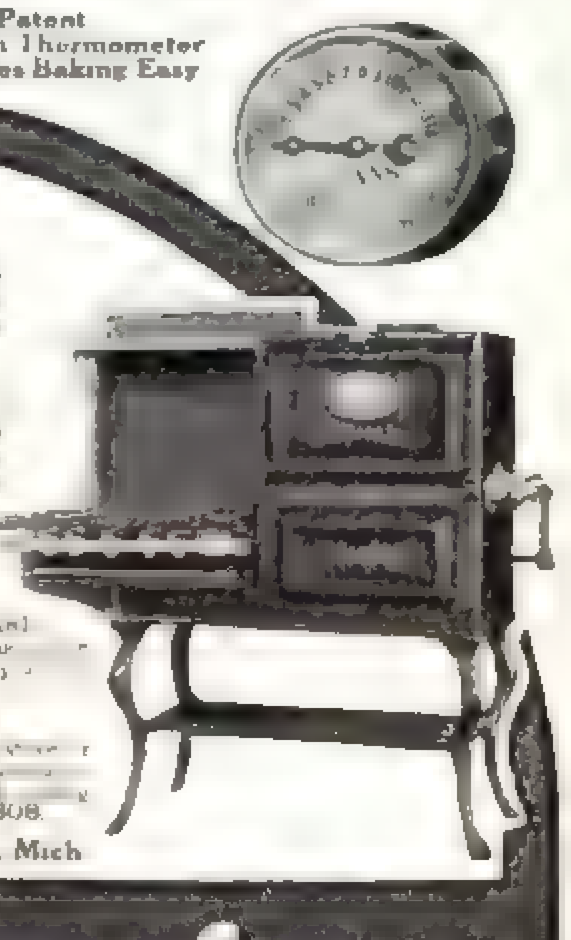
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To those who would give us all or a part of their time. Hundreds of answers have been received and those who wrote, together with several thousand persons previously appointed, are now earning money through our offer. The opportunity is still open, and is to remain open all through the summer, and if you so desire you can still take advantage of it. The offer is this:

¶ If you will give either all or a part of your time to the work of representing The Saturday Evening Post and The Ladies' Home Journal among your friends and neighbors—to looking after their renewals and sending new orders—we will pay you a weekly salary and an extra commission. We require no guarantee as to the amount of business to be sent and there is not one cent of expense to you. We take all the risk. Just ask for information and everything necessary will be sent.

Circulation Bureau
The Saturday Evening Post
Philadelphia

One of them was quieter than the others: prettier: different in some way he could not phrase. He had never seen yellow hair with so soft a sheen: the slender, virginal grace of her figure he characterized as "pindling," yet how her black "dress" suited her!

Amos King noted also that the other two giggled a great deal together, and she was apt to assent wearily to most of their remarks; yet when she did speak they paid her an odd deference, though sometimes they exchanged a startled glance behind her back when she commented.

They regarded many of the pictures with distinct admiration; especially those "after" some well-known illustration. Yet these she discarded promptly—*and she knew!* Mrs. Hadwin said she had been abroad!

As Lady Bountiful of the county, Mrs. Hadwin practically "ran" the Fair. Hadwin put up the purses for the races; arranged the events; acted as judge.

Mrs. Hadwin always presided over the destinies of breadstuffs and cakes and preserves—and bought most of them afterward.

The Hadwins, Hart and Lucia had lived through one of those resolutely-cheerful luncheons where conversation is surprisingly brisk on topics in which no one is interested; where food is sawdust, and the best brand of claret might as well have been red ink.

Hadwin had taken Lucia on the box-seat of his four-in-hand; and Mrs. Hadwin and Larry sat behind them. It was the first time Mrs. Hadwin had not found some excuse for sitting by her husband.

Just inside the entrance gate an excited matron accosted them. The third judge in the Art Department had a sick child, and couldn't come. There had to be a deciding vote. Couldn't Mrs. Hadwin do that, and her regular department too?

Even energetic Mrs. Hadwin shook her head.

"But my friend Miss Lane will help you out," she said on a sudden impulse, and with an entirely feminine desire to hurt Lucia for the hurt she had inflicted. "Art is Miss Lane's specialty. Mrs. Mallory, Miss Lane. Help Miss Lane down, Perkins! I'll come for you about four, Lucia, when the 2:20 comes on. It's the only decent one."

But it was Larry Hart who helped Lucia down—and, in Lucia's longing for solitude, it mattered little to her where she went or what she did. And Larry shook his head at Mrs. Hadwin when he seated himself beside her again.

"Unfair!" he said reproachfully. "I can bear my own hurt, but I can't stand it to have her unhappy. She has a right to do as she pleases. Don't forget again."

"I'm a beast, Larry!" she murmured penitently. "Stop here, John, and let me ruin my digestive apparatus as quickly as possible. Larry will help you with the races. Watch out in the 2:30! Perkins has heard there is going to be some crookedness about it. Keep the acrobats up to their work, and *pray* that there may not be more than seventeen kinds of pie."

. . . .

The cheering grew so tumultuous that it could only mean one thing. The two girls said it together; and disappointment tugged at their heartstrings. "The balloon's going up!"

Lucia caught the note of longing, and pushed them lightly in the direction of the door. "Go and see it," she said. "We've finished, anyway. I'll pin on the tickets."

They wavered between duty and desire. "But you'll miss it," they protested, weakening.

"I don't care about it," she smiled at them; "yes, *honestly!*"

. . . .

Amos King noticed what a tired little sigh she gave when they had gone. "I suppose they've got feelings just like the rest of us," he meditated. It was a new conception of *townspeople*. He had always imagined them as arrogantly contented because they had everything. He watched her as she stepped on a chair and pinned a blue ticket on the picture of a dog. Then the letters on that ticket seemed to burn in on his brain; for they said *First Prize*.

To his slow simplicity, failure had seemed the remotest of possibilities. The picture was so wonderful to him that it seemed that every one must see it so.

Then he thought of Anna Ruth as she had called him back. "If it only wins the second." Surely, *surely*, it would win the second!

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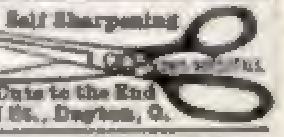

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But she was pinning a red ticket on a picture in the farther corner. *Second Prize*, it said.

The words struck him like a blow. It was a blind terror which was seizing him. Suppose—suppose—he fought against it—at least, the *third*—and he would tell her how many others there were—he would explain it so she would not be too disappointed. He gripped the bench with tense fingers—a purple ticket was going on a picture that didn't even have a frame. And the young lady had sat down wearily. It was all over. Despair had him now. Something began to pound in his head. He wondered blindly what he was going to do. What was there to do? Go home? He could no more go back and deal Anna Ruth so deadly a blow than he could have strangled her as she lay in his arms.

If before he had suffered when he had had to leave her, lest she should die before he could get back, he prayed now desperately that she might die before she knew. And the frame—he began to be filled with a deep sense of rage against the frame! He had starved himself for it; and it had deceived him. He felt that he would like to tear it to pieces—to trample it underfoot! He began to sway slightly.

He felt the touch of a hand upon his shoulder. "Are you in hard luck, too?"

The voice that spoke to him was genuine in its sympathy. It matched the touch of the hand. It seemed to steady him a bit. He looked at the man. He was young, and tall, and good-looking; he wore city clothes; he was of the class that Amos King called "swells." But his eyes were tender with a comprehending tenderness; they held the story of struggle and the shadow of sorrow; he saw in them the sign and the password of an understanding brotherhood. He nodded. He could not speak—at first.

Larry Hart had come over to the Art Building because he could not keep away. Lucia was there—alone—hurt—his Lucia none the less because she would have none of him. In his first hurt it had seemed easy enough to say that he would stop caring. He knew now he could not. Even if she had failed him for the veriest trifle—even if her ideals were absurd, even if she was not worth the love she neither desired nor comprehended—he loved her. And to love her was to watch over her, to protect her. It hurt him to see her looking pale and tired. His arms ached to comfort her. He looked away quickly, to see a figure so haggard with unhappiness, so nearly tragedy incarnate, so work-twisted, so bent with privation and tortured with anguish, that he spoke to him as instinctively as though he spoke to a naked soul.

And Amos King opened his bruised heart to him as simply as he might have done to his Maker.

And Larry Hart, listening, rose to the emergency. He became alert, resourceful. When he spoke, his tone was soothing, and the tale he told was more than plausible: it was convincing.

When it developed that he was suffering for a cup of coffee, and asked King to go and have one with him while he finished telling him about the prizes, it was a man to whom some degree of hopefulness had been restored who followed him, unsuspicious of charity, to the lunch-room. And when, a few minutes later, Hart found that he had to leave him—remembered an engagement—he left a man revived in body and soul, who promised to wait there for him until his return. If Hart was not back in twenty minutes, then Amos King was to go and meet him at the Art Building.

Back into the Art Department Hart hurried like an unwinged Mercury. Lucia sat there alone—a new Lucia, had he but known it; for, to her surprise, she found she could not slip back into the old inner life that had been so satisfying. In some way she had outgrown it. She was in a mood where, had she been a Romanist, she would have decided to become a nun; as it was, she thought of being a nurse. And her imagination leaped ahead through so many years of brave self-denial, of patient renunciation, that to see Larry beside her, *still young*, was almost a shock. Hart was keyed to success. The coolness of her recognition left him undaunted.

"Lucia," he said gently, "I've one last favor to ask of you. Not for myself," he added, as she shook her head with sorrowful decision. "I'm unhappy enough, God knows; but this is for a man in desperate straits; for a man who, unless you will help him, must carry sorrow and disappointment to a little sick—perhaps dying—child. It's a pathetic story, Lucia. You'll listen, won't you?"

"Yes," she said breathlessly. It took her out of herself. And her eyes never left his face as he told it to her; but they brimmed with tears, and overflowed. "Oh, the poor child!" she cried. "The poor father! Larry! Larry! What are we going to do?"

If Hart sent up a fervent prayer of gratitude for that *we* he showed no sign of it. He pressed on to his point.

"He's out at the lunch-counter. It's braced him up a bit. I've told him that there is another prize to be awarded."

"But there isn't!" she gasped.

"Oh, yes there is," said Hart steadily. "The New York Association for the Furtherance of Art among Country Children, incorporated at this minute by me under the laws of any old State, has offered a prize of ten dollars to the picture you shall judge most worthy of it. I told him so, and that it wasn't to be awarded till the last because it was the most important. It is the most important, isn't it? Think, Lucia, their own little cabin! And he spent almost all he had on the frame!"

"It was the frame that decided us against it in the first place," Lucia sobbed. "It looked so much more opulent than the others. But what are you going to do about a prize ticket? There are some blank ones, but you can't get one printed in time."

"Typewritten," said Hart laconically. "All capitals and underlined. I saw a machine in the first building. Give me the reddest ticket you have, will you?"

He was off like a shot. It seemed only a minute when he was back again, laughing and triumphant.

"And I did a border of x's on it that's truly magnificent!" he stated, exhibiting it proudly. "And here's the money," he concluded. "Ten-dollar bill—fairly new. I don't believe there are many microbes on it. It ought to have been gold, but these new corporations are thoughtless, sometimes." He smiled at her whimsically. She was pinning the ticket in place.

"I hope," he said, "that it isn't too big a blow to your artistic conscience. Of course *I* don't care how bad a picture it is."

She turned upon him with a queer, indignant little sob in her voice. "How *dare* you think it would make any difference to me!" she demanded.

A hand gripped Hart's shoulder heavily.

"I couldn't wait, sir," said Amos King. "I had to come back. Is it a prize ticket on it, sir? My eyes are queer like."

Lucia leaned toward him with a smile that Hart thought divine.

"Is it your daughter's picture?" she asked; and her voice had a tenderness in it almost maternal. "Then I congratulate you. It has won the Association prize, the biggest prize of all. Ten dollars!"

The breath he drew was almost a sob. He put up a hand so that they might not see how his face was working. "Excuse me, miss," he said, "but perhaps the gentleman has told you I was a bit—shaken. You see she's all I have." He took out his lean wallet. They thought it was for the money, but it was to unfold a crumpled slip of paper.

"I was to read it after——" he began. Then he gave a low cry. "She was thinking of me—of *me!*" he whispered. And now he did not mind their seeing his tears. He handed them the slip of paper.

"*Please, Father, buy you a new pipe, a lovely one, from Anna Ruth,*" the childish hand had written.

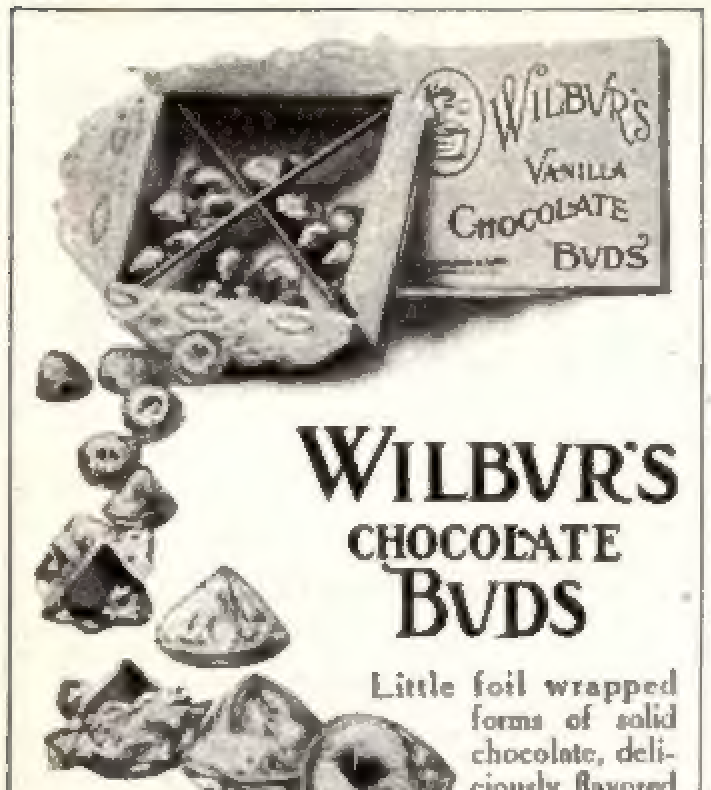
Hart's hands and Lucia's touched as they read it and they did not draw apart. Her eyes met his with something in them he had never seen before—something that thrilled him with the promise of what life could mean.

"Larry," she whispered. "Larry! I'm just beginning to live. Will you teach me—all the rest of life—your way?"

"Both our ways, Lucia," he answered, as though it were a vow. "My dear! My dear!" he said passionately. "Do you suppose there is anything you care for that I couldn't learn to appreciate!"

Amos King never saw, never heard them. He stood looking toward the west in the direction of his little farm. The instinct of the homing pigeon was strong in him. He sped in spirit across the intervening distance.

"Anna Ruth! Anna Ruth!" he murmured. "You won't be able to sleep to-night, but it'll be for joy—for joy!"



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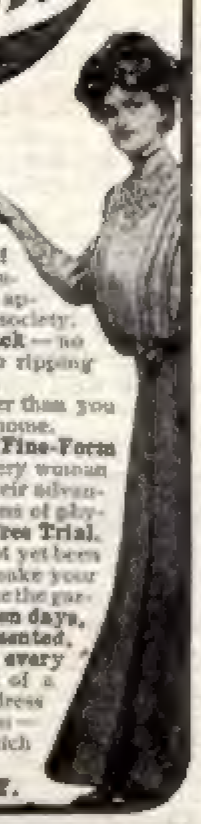

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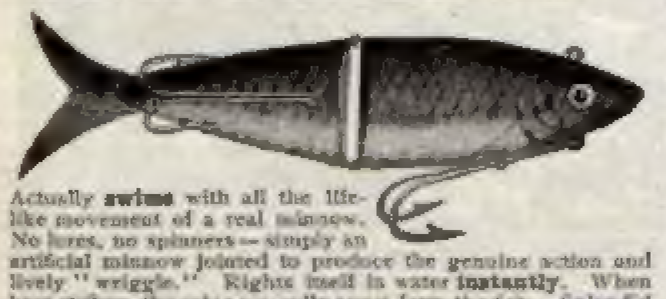

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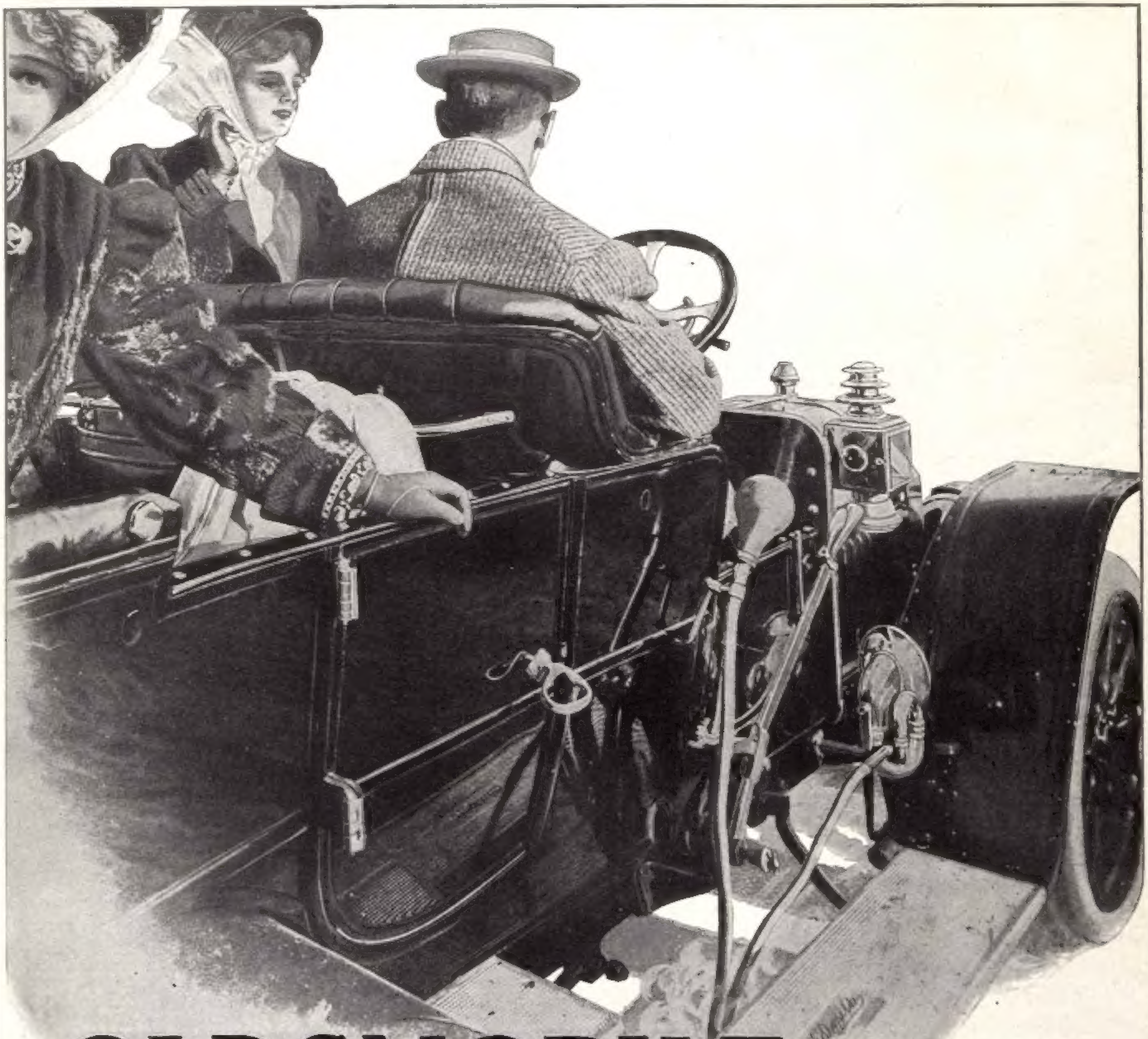

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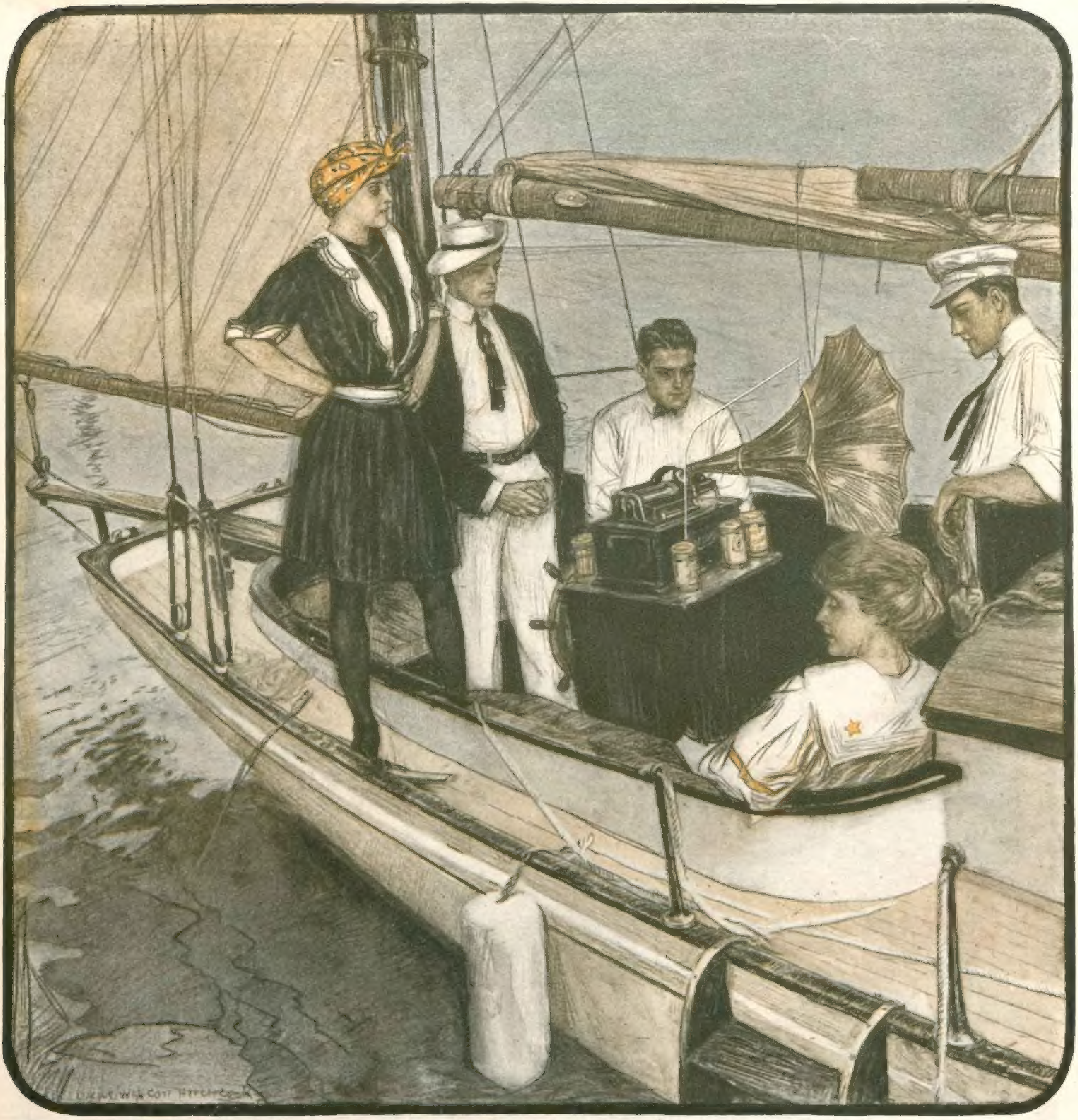

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